S0810-1

Seventy-Fourth Annual Report

# Superintendent of Banks

State of California

1983

Showing the Financial Condition of State Banks
at the Close of Business June 30, 1983

Louis Carter
SUPERINTENDENT OF BANKS

OFFICES
SAN FRANCISCO
LOS ANGELES
SACRAMENTO
SAN DIEGO

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San Francisco, California
October 30, 1983

The President of the Senate
The Speaker of the Assembly

Sirs:

In accordance with Section 257 of the Banking Law (Division 1 of the Financial Code), I am pleased to submit to the Members of the Legislature the Seventy-Fourth Annual Report of the Superintendent of Banks for the fiscal year ended June 30, 1983.

Respectfully,

LOUIS CARTER
Superintendent of Banks

# REPORT OF THE SUPERINTENDENT

## GENERAL COMMENTS

During the fiscal year ending 1983, the State Banking Department, as well as the entire industry, experienced significant change. Deregulation entered the marketplace as anticipated due primarily to the forces of continued inflation and high interest rates the first part of the fiscal year. Non-bank banks (those institutions that are able to engage in banking activities because of loopholes in Federal laws) were major contributors to the need for industry changes as more unregulated providers of financial services entered the marketplace.

Numerous legislative proposals surfaced at the federal and state government levels with the intent of restructuring existing laws governing operations of the banking industry. Federal legislation enacted has only addressed specific issues authorizing financial institutions to deregulate on a minimal basis in response to non-bank deposit competition.

State governments have been very aggressive responding to the transition facing the industry. Laws have been enacted authorizing product line expansion including expanded asset powers and the lifting of geographical boundaries.

The long held mechanism separating banking and commerce is gradually being dismantled. There is need to change this traditional structure; however, it remains necessary to retain division between the two in order to preserve the stability, public trust, and the safety of the banking system. It is the responsibility of government to act immediately by setting the proper course to create an equal regulatory framework for all providers of financial services.

Louis Carter was appointed Superintendent of Banks by Governor Deukmejian and assumed office on May 2, 1983. Mr. Carter had been employed by Crocker National Bank since 1964 and while on leave of absence served as Executive Director of the State Office of Small Business Development from 1969 through 1974.

Harold D. Doyle, formerly Acting Superintendent of Banks, was appointed Chief Deputy Superintendent of Banks effective May 2, 1983. Mr. Doyle joined the Department in 1956 serving as Deputy Superintendent of Banks in both the San Francisco and Los Angeles Offices and as Senior Deputy prior to his appointment as Acting Superintendent.

The State Banking Department established a new section known as the Office of Policy to document and consolidate all previous policies, interpretations, and opinions; and to assist the Superintendent in developing responses to issues of departmental concern. John R. Paulus was promoted to Deputy Superintendent of Banks effective July 1, 1982 to head this section.

Sharon A. Dunlavey was promoted to Deputy Superintendent of Banks of our San Francisco Office effective May 20, 1983. Ms. Dunlavey has been with the Department since April 1971, was promoted to Senior Examiner in September 1978 and Supervising Bank Examiner in January 1981.

Ronald Coleman was appointed Deputy Superintendent of Banks of the San Diego Office effective July 15, 1982 filling the vacancy that was created with the retirement of Edward G. Peterson after 26 years of service to the Department. Mr. Coleman has been with the Department since July 1962 and has worked out of the San Diego Office since it opened in 1978.

Jane Killpack, Bank Examiner II, was appointed Consumer Affairs Officer effective July 1, 1983 to fill the vacancy created with the retirement of Brad Rawlinson after 18 years of service.

Donald Williams, Bank Examiner IV, was appointed Training Coordinator for the Department effective December 1982.

## INDUSTRY

California banking is dominated by statewide and regional branch banking systems. At June 30, 1983, 16 of these banks had assets exceeding $1 billion. Of the other California banks, nine had assets of $500 million to $1 billion, 64 had assets of $100 to $500 million, 66 had assets of $50 to $100 million, and the remaining 229 banks were under $50 million.

While the 16 banks with assets of $1 billion or greater represent only 4.2% of the total number of California banks, they hold nearly 90% of the industry asset base. Additionally, with their large branch networks, these 16 account for 78.5% of all banking offices operated by California banks.

The number of banks continued to grow, and increased by 15% during the fiscal year, as 63 new banks opened for business and 13 were lost to mergers and acquisitions for a net gain of 50. Six of the acquired banks had been closed by regulatory authorities: (1) On August 27, 1982, Western National Bank, Santa Ana was closed and subsequently acquired by Commonwealth Bank; (2) On February 18, 1983, Merchants and Farmers State Bank, Blythe was closed and subsequently acquired by Credit Bank (name later changed to First Credit Bank); (3) On February 25, 1983, American City Bank, Los Angeles was closed and its individual branches subsequently acquired by five other banks; (4) On March 11, 1983, Newport Harbour National Bank, Newport Beach was closed and subsequently acquired by Trans American National Bank; (5) On April 8, 1983, Bank of San Marino, San Marino, was closed and subsequently acquired by Trans American National Bank; and, (6) On May 27, 1983, Commercial Bank of California, West Hollywood, was closed and subsequently acquired by First Credit Bank.

As a result of the above acquisitions, depositors of the banks closed became depositors of the acquiring bank, thus assuring an orderly transaction and continuation of banking services to the public, and without financial loss or delays to depositors.

Certain aggregate totals for all California banks increased, as domestic (California) assets and deposits grew by 8.2% and 8.7% respectively; but, domestic loan totals decreased by 5.6% reflecting a slackening loan demand.

Aggregate loan delinquencies for state-chartered banks dropped 2.7% from the prior year, but delinquencies in the over 90 day category rose 13%. However, total delinquencies expressed as a percentage of total loans declined from 8.9% one year ago to 8.4% on June 30, 1983.

Generally, California banks experienced mediocre operating results during the one year period July 1, 1982 through June 30, 1983. There were signs, however, during the first six months of 1983 that the general improvement in the economy was having a salutary effect on the industry. Retained earnings surged significantly as a decline in interest rates paid on deposits gave a needed lift to earnings. Future profitability of banks will depend more and more on fee based services as the ratio of cost free demand deposits expressed as a percentage of total domestic deposits continues to drop, and stood at 24.6% on June 30, 1983 as opposed to 37.6% ten years earlier.

Total operating income for all banks for calendar 1982 climbed a mere 2% to $33.5 billion, while operating expenses increased 3.6% to $32.2 billion. Net current operating income of $1.3 billion represented a 26% decrease from the prior year. Major factors in the increased expense consisted of a $442 million, or 63% increase in the provision for loan losses; a $451 million, or 11.2% rise in salaries; and, a $968 million, or 8% increase for interest paid on domestic time and savings deposits. Of the total 361 banks at calendar year end, 120 or 33% reported losses.

## LEGISLATION

The Banking Department's last annual report commented on the introduction and progress of major legislation proposing to grant far reaching new powers to banks. In the final hours of the 1982 Legislative Session, this landmark legislation, known as AB 3469, was passed and later signed into law.

The most significant aspects of this legislation expanded Sections 751.3 and 772 of the Banking Law. The new Section 751.3 grants broad real estate powers to banks. Beginning on the delayed implementation date of January 1, 1984, banks are authorized to engage in real estate investment, devlopment, sales, management, leasing and operation activities. The real estate activity must be carried out through a separate real estate corporation that the bank owns or invests in, and the maximum amount a bank can commit to this activity is 10% of the bank's assets, unless a higher amount is approved by the Superintendent.

Since the enactment of Section 751.3, it is generally agreed that a significant legal complication exists in the new statute. Because the real estate power is available only through investment in a real estate corporation rather than within the bank itself, it appears that any bank with a holding company will be prohibited from engaging in the new real estate activity due to Federal Reserve Board limitations.

This complication leaves the majority of California state banks with new real estate powers, but denies such authority to 100 state banks with holding companies. This inconsistency in the law will be addressed through proposed amendments in the 1984 Legislative Session.

The new real estate powers section does not grant the Superintendent prior approval authority (except in the case of investments exceeding 10% of assets) and there is no specific grant of authority to regulate such real estate activities. In the interest of safe and sound banking, the Department feels these omissions should be corrected through legislation.

The second major new authority in AB 3469 is provided in Section 772 of the Banking Law. Section 772, previously a limited service corporation powers section, now permits banks to invest in the shares or other securities of any corporation, engaging in any type of activity except insurance.

This authority was effective on January 1, 1983, subject to the Regulations of the Superintendent, which have not yet been promulgated.

Other authorities granted in AB 3469 are real estate appraisal, management consulting, and data processing services for a fee.

Another significant new banking powers bill, AB 3192, passed in late 1982. This legislation grants authority for state-chartered financial institutions (banks, savings and loan companies, credit unions, industrial loan companies), to organize, sponsor, operate and control an investment company and to sell the securities of any investment company. This will essentially allow banks to operate a money market mutual fund. This authority will become effective on July 1, 1984.

In comparison to the far reaching activity of the 1982 Legislative Session, the 1983 Session was less eventful. However, several important measures affecting banks were introduced, debated and some enacted.

Perhaps most notable of the 1983 legislation affecting banks (as well as savings & loans and credit unions), was AB 1723 addressing the issue of holds placed on checks deposited. This legislation received considerable press attention that was used to generate consumer support for AB 1723, carried by Assembly Speaker Willie Brown. Initially the bill placed strict limits on the actual number of days a financial institution could delay the availability of deposited funds. In the last days of the Session, the bill was amended to compromise with the industry. As passed, AB 1723 requires each financial institution regulator (Banking Department, Department of Savings & Loan, Department of Corporations) to issue regulations by July 1, 1984 outlining the maximum period of time a hold can be placed on deposited checks. The Banking Department began working on these regulations immediately after the bill was signed into law.

The bill has two other major provisions. One requires financial institutions to pay interest on funds deposited in an interest-bearing account on the day provisional credit is received by the institution.

The second requires financial institutions to provide customers with a disclosure of their hold policies and notification of the date funds will become available if a hold is placed on a deposit. Both of these provisions will go into effect on January 1, 1984, while conformance to actual hold period regulations will not apply until after July 1, 1984.

A significant legislative proposal that has been considered by the Legislature in the past was reintroduced in 1983, dealing with interstate banking. Assembly Bill 2094 would provide for nationwide reciprocal interstate branching. The mesaure was debated during session as well as being the subject of interim hearings. It will continue to be considered during 1984.

Banking Department sponsored legislation was passed in 1983 to increase lending limits and expand the definition of persons subject to the lending limits. The legislation, AB 1967, conforms California law to recent changes in legal lending limits for national banks. Unsecured loan limits to a single borrower were increased from 10% to 15%, and the combined unsecured/secured limit to a single borrower was increased from 20% to 25% of shareholders' equity, reserve for loan losses, capital notes and debentures. This change addressed the growing disparity between increasing customer borrowing needs due to inflation, and the lack of growth in bank equity that kept the percentage lending limit stagnant.

The change in definition of person for lending limit purposes brought under the definition sovereign governments, and thus subjects loans by state banks to foreign governments to the lending limits.

Business and Industrial Development companies, regulated by the Banking Department, were exempted from the states usury provisions through 1983 legislation (AB 1966). This exemption will allow the development companies to more effectively utilize Small Business Administration and other loan guarantee programs because the saleable loans can reflect market interest rates.

A California Bankers Association Bill, AB 740, was enacted to conform California law to the Export Trading Company Act of 1982. Among the provisions of the legislation is a change in law to increase the percentage of drafts or bills of exchange drawn upon a bank having not more than six months sight to run which grows out of certain transactions such as importation and export of goods and domestic shipment of goods. The new law increases the aggregate amount of such drafts to 150% of equity, reserve for loan losses, capital notes and debentures, or 200% with approval of the Superintendent. These limits are increased from 50% and 100%, respectively.

# THE STATE BANKING SYSTEM IN FISCAL 1983

## CHANGES IN LICENSEES

### *Applications for New Banks*

At the beginning of the fiscal year, there were 19 applications for new banks pending. During the year 29 additional applications were filed, making a total of 48 requiring action. Of this total, 24 were approved, one denied and 11 withdrawn, leaving 12 pending on 6/30/83.

There were 19 banks in organization at the start of the fiscal year. During the year 24 applications were approved, 17 new banks were opened and permission to organize two banks expired, leaving 24 banks remaining in organization at fiscal year end.

APPLICATIONS FOR NEW BANKS

| | Fiscal Year Ending 6/30 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 1976 | 1977 | 1978 | 1979 | 1980 | 1981 | 1982 | 1983 |
| Applications: | | | | | | | | |
| Received | 28 | 31 | 39 | 41 | 40 | 25 | 31 | 29 |
| Approved | 12 | 11 | 17 | 28 | 31 | 26 | 18 | 24 |
| Denied | 6 | 7 | 10 | 18 | 18 | 5 | 1 | 1 |
| Withdrawn/Abandoned | 0 | 1 | 6 | 5 | 1 | 1 | 3 | 11 |
| Pending Year-End | 19 | 31 | 37 | 27 | 17 | 10 | 19 | 12 |
| In Organization: | | | | | | | | |
| Approved | 12 | 11 | 17 | 28 | 31 | 26 | 18 | 24 |
| Opened | 12 | 14 | 10 | 17 | 29 | 31 | 22 | 17 |
| Withdrawn/Expired | 0 | 1 | 0 | 1 | 0 | 0 | 1 | 2 |
| Pending Year-End | 14 | 10 | 17 | 27 | 29 | 24 | 19 | 24 |

### *New Banks Opened During Fiscal Year*

On July 1, 1982, there were 255 state-chartered banks. During the fiscal year 17 new banks were opened, seven banks were lost through merger and four banks were closed and ordered liquidated by the Superintendent of Banks. The number of state-chartered banks at June 30, 1983 stood at 261. The 17 new state banks chartered and the four state banks and two national banks closed during the fiscal year are:

## STATE-CHARTERED BANKS OPENED DURING FISCAL YEAR

| Name | Location | Capitalization | Date |
|---|---|---|---|
| The Bank of Northern California | San Jose | $3,000,000 | 3-28-83 |
| Bank of Oakland | Oakland | 2,503,030 | 7-1-82 |
| Bank of Woodland | Woodland | 3,541,440 | 1-10-83 |
| Borrego Springs Bank | Borrego Springs | 1,500,000 | 11-1-82 |
| Credit Bank | Blythe | 1,100,000 | 2-18-83 |
| Farmers and Merchants Bank of Salinas | Salinas | 3,636,770 | 1-31-83 |
| First American Bank | Rosemead | 4,360,550 | 2-15-83 |
| First Arroyo Bank | South Pasadena | 4,085,000 | 10-4-82 |
| Hanmi Bank | Los Angeles | 5,442,500 | 12-15-82 |
| Heritage Oaks Bank | Paso Robles | 2,098,250 | 1-19-83 |
| Kerman State Bank | Kerman | 3,083,700 | 1-17-83 |
| Overland Bank | Temecula | 2,000,000 | 8-26-82 |
| Redding Bank of Commerce | Redding | 4,000,000 | 10-22-82 |
| State Bank of India (California) | Los Angeles | 1,500,000 | 9-3-82 |
| Summit Bank | Oakland | 4,000,000 | 7-1-82 |
| United American Bank | Westminster | 2,790,300 | 6-1-83 |
| Valley Commercial Bank | Stockton | 4,021,850 | 7-1-82 |

## BANKS CLOSED DURING FISCAL YEAR

| Name of Bank | Head Office Location | State Banks |  | Date Closed | Assets | Acquiring Bank(s) |
|---|---|---|---|---|---|---|
|  |  | # of Branches | Date Opened |  |  |  |
| American City Bank | Los Angeles (Los Angeles) | 6 | 2-4-64 | 2-25-83 | $319,770 [a] | Central Bank [b]<br>American Asian Bank<br>Bank of Los Angeles<br>Bank of San Pedro<br>Valley State Bank |
| Bank of San Marino | San Marino (Los Angeles) | – | 2-26-80 | 4-8-83 | 17,898 [a] | Trans American National Bank |
| The Commercial Bank of California | West Hollywood (Unincorporated Community) (Los Angeles) | 1 | 11-28-73 | 5-27-83 | 42,885 [a] | First Credit Bank |
| Merchants and Farmers State Bank | Blythe (Riverside) | – | 1-19-80 | 2-18-83 | 5,911 [a] | Credit Bank [c] |
|  |  | National Banks |  |  |  |  |
| Newport Harbour National Bank | Newport Beach (Orange) | – | 2-7-80 | 3-11-83 | 47,296 [a] | Trans American National Bank |
| Western National Bank | Santa Ana (Orange) | – | 12-22-80 | 8-27-82 | 25,590 [d] | Commonwealth Bank [e] |

[a] Assets as of 12/31/82.

[b] Central Bank acquired the Head Office, the Century City Regional Office, Los Angeles, and the Orange County Regional Office, Costa Mesa; American Asian Bank acquired the South Bay Regional Office, Torrance; Bank of Los Angeles acquired the Beverly Hills Regional Office, Beverly Hills; Bank of San Pedro acquired the Long Beach Regional Office, Long Beach and Valley State Bank acquired the Valley Regional Office, Encino.

[c] Name changed to First Credit Bank effective 3/25/83.

[d] Assets as of 6/30/82.

[e] Acquired 8/31/82.

### *Mergers*

Seven mergers involving state-chartered banks were effected during the fiscal year. The following table lists these banks:

MERGERS INVOLVING STATE BANKS EFFECTED DURING FISCAL YEAR

| Surviving Bank | Merged Banks | | | Date Effected |
|---|---|---|---|---|
| | Name | Location City (County) | # of Branches | |
| Central Bank | Solano County Bank | Fairfield (Solano) | 3 | 1-31-83 |
| First National Bank of[1] Mendocino County | Bank of Lake County | Lakeport (Lake) | 4 | 6/30/83 |
| | Bank of Marin | San Rafael (Marin) | 16 | |
| | Bank of Sonoma County | Santa Rosa (Sonoma) | 7 | |
| | Gold Country Bank | Grass Valley (Nevada) | 7 | |
| | Vaca Valley Bank | Vacaville (Solano) | 4 | |
| Home Bank | Bank of Manhattan | Manhattan Beach (Los Angeles) | – | 4/30/83 |

[1] Name of surviving corporation was changed to WestAmerica Bank, N.A. and the head office was relocated from Ukiah to San Rafael.

### *New Branches*

At the beginning of the fiscal year, there were 1,640 branch offices. During the year 75 de novo offices were licensed, a net of six branches were acquired by or merged into state banks and a net of 40 branches were merged in to or sold to national banks. Thirty-one branches were discontinued during the fiscal year, bringing the total number of branches (domestic, foreign and intermittent) to 1650 at fiscal year end, or a net gain of 10.

Applications for 44 new branches were filed during fiscal 1983. Fifty-seven applications were approved, two denied, 23 pending applications withdrawn and 35 approved but unopened applications were withdrawn or expired. At June 30, 1983, there were five applications pending compared to 43 a year earlier and 134 approved but unopened branches compared to 187 a year earlier. An eight year branch application history is set forth below:

APPLICATIONS FOR NEW BRANCHES

| | Fiscal Year Ending 6/30 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 1976 | 1977 | 1978 | 1979 | 1980 | 1981 | 1982 | 1983 |
| Applications: | | | | | | | | |
| Received | 85 | 91 | 104 | 132 | 166 | 126 | 144 | 44 |
| Approved | 58 | 45 | 87 | 124 | 138 | 124 | 135 | 57 |
| Denied | 9 | 12 | 14 | 11 | 23 | 2 | 2 | 2 |
| Withdrawn/Abandoned | 2 | 3 | 6 | 2 | 1 | 3 | 18 | 23 |
| Pending Year-End | 30 | 61 | 58 | 53 | 57 | 54 | 43 | 5 |
| In Organization: | | | | | | | | |
| Approved | 58 | 45 | 87 | 124 | 138 | 124 | 135 | 57 |
| Opened | 61 | 36 | 48 | 79 | 93 | 121 | 118 | 75 |
| Withdrawn/Expired | 11 | 3 | 6 | 3 | 6 | 6 | 18 | 35 |
| Pending Year-End | 71 | 77 | 110 | 152 | 191 | 188 | 187 | 134 |

### *Automated Teller Machine (ATM) Branch Offices*

During the fiscal year 18 ATM branch applications were filed, 18 were approved, four approved applications were withdrawn and 16 new ATM branch offices opened for business bringing the total number of ATM branch offices to 58 at fiscal year end.

### *Trust Companies and Departments*

At the beginning of the fiscal year, there were three applications for new trust companies pending. During the year two additional applications were filed, making a total of five requiring action. Of this total, four applications were approved and one denied leaving no pending applications at year end.

There was one trust company in organization at the start of the fiscal year. Four applications were approved and two trust companies opened, leaving three trust companies in organization on June 30, 1983.

Also during the fiscal year one state-chartered bank filed an application to engage in the trust business, two pending applications for trust powers were approved and a license was issued to one state-chartered bank to engage in the trust business.

The two new trust companies that opened for business and the one state-chartered bank granted trust powers are:

TRUST COMPANIES OPENED DURING FISCAL YEAR

| Name | Location | Date |
|---|---|---|
| Fiduciary Trust Company of California | Los Angeles | 1-10-83 |
| Trust Services of America, Inc. | Los Angeles | 12-31-82 |

TRUST POWERS GRANTED EXISTING BANK

| Name | Location | Date |
|---|---|---|
| Heritage Bank | Anaheim | 2-3-83 |

## APPLICATIONS FOR OFFICES OF FOREIGN BANKING CORPORATIONS

### Fiscal Year-End 6/30/83

| | Representative Offices | | Agencies | | Branches | | |
|---|---|---|---|---|---|---|---|
| | U. S. Banks | Foreign Banks | Depositary | Nondepositary | Limited | Retail | Wholesale |
| Applications: | | | | | | | |
| Received | 4 | 9 | 1 | 1 | 2[a] | 5[a] | 5[b] |
| Approved | 4 | 10 | 4 | 1 | 2[a] | 4 | 6[c] |
| Denied | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Withdrawn/Abandoned | 0 | 0 | 0 | 0 | 0 | 3[a] | 0 |
| Pending Year-End | 1 | 1 | 0 | 0 | 0 | 1 | 0 |
| In Organization: | | | | | | | |
| Approved | 4 | 10 | 4 | 1 | 2[a] | 4 | 6[c] |
| Opened | 3 | 9 | 4 | 1 | 0 | 2 | 4[b] |
| Withdrawn/Expired | 1 | 0 | 1 | 1 | 0 | 0 | 0 |
| Pending Year-End | 1 | 2 | 2 | 0 | 2[a] | 3 | 2[a] |

[a] Includes one application to upgrade from an agency.
[b] Includes four applications to upgrade from an agency.
[c] Includes five applications to upgrade from an agency.

### *Offices of Foreign Banking Corporations Opened During Fiscal Year*

The following offices of foreign banking corporations opened during the fiscal year bringing the total number of offices (agency and branch) of foreign banking corporations to 109 offices with 100 banks represented. Of these, 31 are nondepositary agencies, 65 are depositary agencies, two are limited branch offices, six are retail branch offices and five are wholesale branch offices.

## AGENCY AND BRANCH OFFICES OF FOREIGN BANKING CORPORATIONS OPENED DURING FISCAL YEAR

| Name of Bank | Country | Location | Date |
|---|---|---|---|
| Nondepositary Agency | | | |
| The Mitsui Trust and Banking Co., Ltd.[1] | Japan | Los Angeles | 2-25-83 |
| Depositary Agencies | | | |
| Banco Totta & Acores | Portugal | San Francisco | 6-15-83 |
| Bank of Credit and Commerce International, S.A. | Luxembourg | Los Angeles | 2-7-83 |
| Development Bank of Singapore, Ltd. | Singapore | Los Angeles | 10-1-82 |
| Israel Discount Bank, Limited | Israel | Beverly Hills | 11-9-82 |
| Retail Branches | | | |
| Bank of Guam | Guam | San Francisco | 3-25-83 |
| Bank Leumi le-Israel, B.M. | Israel | Encino | 10-4-82 |
| Wholesale Branches | | | |
| Philippine National Bank[2] | Philippines | Los Angeles | 5-1-83 |
| The Saitama Bank, Ltd.[3] | Japan | Los Angeles | 5-26-83 |
| Swiss Bank Corporation[2] | Switzerland | San Francisco | 1-24-83 |
| Swiss Bank Corporation[2] | Switzerland | San Francisco | 1-24-83 |

[1] Upgraded from a representative office.
[2] Upgraded from a depositary agency.
[3] Upgraded from a nondepositary agency.

## AGENCY OFFICE OF FOREIGN BANKING CORPORATION CLOSED DURING FISCAL YEAR

| Name of Bank | Country | Location | Date |
|---|---|---|---|
| Depositary Agency | | | |
| Bank Saderat Iran | Iran | Los Angeles | 6-30-83 |

### *Representative Offices of Foreign Banks*

As of June 30, 1983, there were 78 representative offices of foreign banks in California representing 64 banks. These are comprised of 25 U.S. banks (domiciled in other states) and 39 foreign banks. During the fiscal year, 12 new representative offices were licensed and eight were closed. The representative offices opened and closed are:

REPRESENTATIVE OFFICES OF FOREIGN BANKS OPENED DURING FISCAL YEAR

| Name of Bank | Country/State | Location | Date |
|---|---|---|---|
| Foreign Banks | | | |
| Amsterdam-Rotterdam Bank, N.V. | The Netherlands | San Francisco | 12-1-82 |
| Bank of Credit and Commerce International, S.A. | Luxembourg | San Francisco | 12-31-82 |
| Bank Saderat Iran | Iran | Los Angeles | 6-30-83 |
| Banque Auxiliare Michel Inchauspe | France | Bakersfield | 6-2-83 |
| Copenhagen Handelsbank A/S (Akts. Kjobenhavns Handelsbank) | Denmark | Los Angeles | 9-7-82 |
| The Industrial Bank of Japan Limited | Japan | San Francisco | 3-30-83 |
| The Kyowa Bank, Ltd. | Japan | San Francisco | 4-27-83 |
| Nederlandsche Middenstandsbank, N.V. | The Netherlands | Los Angeles | 8-23-82 |
| Societe Generale | France | San Francisco | 11-1-82 |
| U.S. Banks | | | |
| Cass Bank & Trust Company | Missouri | San Mateo | 8-26-82 |
| National Bank of North America | New York | San Francisco | 7-6-82 |
| Pittsburg National Bank | Pennsylvania | Los Angeles | 9-8-82 |

REPRESENTATIVE OFFICES OF FOREIGN BANKS CLOSED DURING FISCAL YEAR

| Name of Bank | Country/State | Location | Date |
|---|---|---|---|
| Foreign Bank | | | |
| The Mitsui Trust and Banking Co., Ltd. | Japan | Los Angeles | 2-25-83 |
| U.S. Banks | | | |
| Centerre Bank, National Association | Missouri | Los Angeles | 1-31-83 |
| Citibank (New York State), N. A. | New York | Marina del Rey | 4-15-83 |
| The Citizens and Southern National Bank | Georgia | Los Angeles | 6-22-83 |
| European American Bank and Trust Company | New York | San Francisco | 1-15-83 |
| European American Banking Company | New York | San Francisco | 1-15-83 |
| First Security Bank of Utah, N.A. | Utah | Riverside | 9-15-82 |
| Manufacturers Hanover Trust Company | New York | San Francisco | 6-30-83 |

### *Eight Year Growth of Banking Offices*

Between the fiscal years 1976 and 1983, the net gain in state-chartered banks was 113, or 76.4%. Branch offices (foreign, domestic and intermittent) increased from 943 to 1,650, a 75.0% increase. The largest percentage gains were in the area of foreign bank growth where agencies increased from 48 to 96 or 100% and branches increased from 1 to 13 or 1200%. The following table presents a summary of department licensees since 1976.

## SUMMARY OF DEPARTMENTAL LICENSEES AT FISCAL YEARS ENDING JUNE 30

| Type of Licensee | 1976 | 1977 | 1978 | 1979 | 1980 | 1981 | 1982 | 1983 |
|---|---|---|---|---|---|---|---|---|
| Banks | 148 | 162 | 168 | 190 | 217 | 240 | 255 | 261 |
| Domestic Branch Offices | 930 | 972 | 1,051 | 1,254 | 1,370 | 1,520 | 1,612 | 1,622 |
| Foreign Branch Offices | 13 | 14 | 15 | 15 | 16 | 17 | 18 | 19 |
| Intermittent Branch Offices * | – | – | – | – | – | – | 10 | 9 |
| Free-standing ATM Facilities * | – | – | – | – | – | – | 40 | 58 |
| Trust Departments | 26 | 27 | 26 | 29 | 32 | 35 | 37 | 37 |
| Trust Companies | 15 | 13 | 14 | 15 | 15 | 15 | 15 | 16 |
| Domestic Branch Offices | 8 | 8 | 8 | 9 | 9 | 10 | 10 | 11 |
| Foreign Banking Corporations | | | | | | | | |
| Branch Offices: | | | | | | | | |
| Limited | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 |
| Retail | 1 | 1 | 1 | 1 | 1 | 1 | 4 | 6 |
| Wholesale | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 5 |
| Agency Offices: | | | | | | | | |
| Depositary | 25 | 27 | 40 | 49 | 57 | 63 | 65 | 65 |
| Nondepositary | 23 | 27 | 29 | 27 | 29 | 31 | 31 | 31 |
| Representative Offices: | | | | | | | | |
| Foreign Banks | 20 | 23 | 20 | 21 | 22 | 26 | 34 | 42 |
| United States Banks (other states) | 15 | 19 | 24 | 31 | 35 | 36 | 40 | 35 |
| Transmitters of Money Abroad | 12 | 11 | 11 | 4 | 5 | 8 | 8 | 12 |
| Issuers of Payment Instruments ** | – | – | – | 5 | 5 | 5 | 6 | 6 |
| Issuers of Travelers Checks ** | – | – | – | 5 | 5 | 8 | 9 | 9 |
| Business and Industrial Development Corporations *** | – | – | 0 | 1 | 3 | 3 | 6 | 6 |

* Prior to 1982 intermittent branch offices and free-standing automated teller machine (ATM) facilities licensed as branches were included in the domestic branch count.

** Licensed as transmitters of money abroad prior to 1979.

*** BIDCO's were not licensed by the Banking Department prior to January 1, 1978.

### *National Banks in California*

Our unofficial tabulation utilizing the Weekly Bulletin of the Regional Administrator of National Banks indicates that as of June 30, 1983 there were approximately 45 approved but unopened national banks in California, with another 23 applications pending a decision. During the fiscal year 46 national banks opened for business in California. They are:

## NATIONAL BANKS OPENED DURING FISCAL YEAR

| Name | Location | Capitalization | Date |
|---|---|---|---|
| Auburn Bank of Commerce, National Association | Auburn | $2,500,000 | 2-7-83 |
| Balboa National Bank | National City | 2,887,490 | 2-22-83 |
| Bank of Southern California, National Association* | San Diego | 2,188,670 | 1-3-83 |
| Bank of Whittier, National Association | Whittier | 2,304,100 | 12-20-82 |
| Bay Cities National Bank | Redondo Beach | 3,000,000 | 7-9-82 |
| California Business Bank, National Association | San Jose | 8,000,000 | 8-2-82 |
| California City Bank, National Association | Orange | 4,450,000 | 6-20-83 |
| Cal-West National Bank | Sunnymead | 1,800,000 | 12-6-82 |
| Columbia National Bank | Santa Monica | 4,000,000 | 2-7-83 |
| Commerce National Bank | Los Angeles | 4,000,000 | 6-16-83 |
| Conejo Valley National Bank | Thousand Oaks | 4,000,000 | 1-17-83 |
| Corporate National Bank | Santa Ana | 3,000,000 | 11-15-82 |
| Dana Niguel Bank, National Association | Dana Point | 2,810,110 | 12-16-82 |
| DeAnza National Bank | Riverside | 2,300,000 | 7-12-82 |
| Empire Bank, National Association | Rancho Cucamonga | 3,750,000 | 6-15-83 |
| First Charter Bank, National Association | Los Angeles | 6,604,250 | 4-6-83 |
| First Interstate Bancard Company, National Association | Canoga Park | 4,000,000 | 12-13-82 |
| First Professional Bank of Los Angeles, N.A. | Santa Monica | 5,000,000 | 8-26-82 |
| Frontier Bank, National Association | Buena Park | 3,500,000 | 5-9-83 |
| Frontier National Bank | Vista | 2,500,000 | 1-21-83 |
| Grand National Bank | Santa Ana | 4,191,750 | 2-14-83 |
| Hidden Valley National Bank | Escondido | 2,607,500 | 2-14-83 |
| Lamorinda National Bank | Lafayette | 4,500,000 | 2-3-83 |
| Mariners Bank, National Association | San Clemente | 2,000,000 | 10-6-82 |
| Mid-Cities National Bank | Bellflower | 2,500,000 | 2-15-83 |
| Mid City Bank, National Association | Los Angeles | 3,500,000 | 4-11-83 |
| Mineral King National Bank | Visalia | 4,591,730 | 8-2-82 |
| Mission Valley Bank, National Association | San Clemente | 2,299,970 | 6-27-83 |
| Napa National Bank | Napa | 4,000,000 | 7-27-82 |
| National Bank of California | Los Angeles | 6,000,000 | 10-19-82 |
| National Bank of Catalina | Avalon | 1,968,000 | 12-31-82 |
| National Bank of Southern California | Santa Ana | 4,450,000 | 1-10-83 |
| Olympic National Bank | Los Angeles | 6,000,000 | 6-24-83 |
| Pacific Valley National Bank | Modesto | 5,000,000 | 11-1-82 |
| Pajaro Valley Bank, National Association | Watsonville | 3,400,000 | 5-6-83 |
| Pasadena First National Bank | Pasadena | 4,000,000 | 1-11-83 |
| Rancho Vista National Bank | Vista | 3,000,000 | 8-16-82 |
| Regency Bank, National Association* | Fresno | 2,202,754 | 1-3-83 |
| Saratoga National Bank | Saratoga | 3,000,000 | 11-8-82 |
| Sierra National Bank | Tehachapi | 1,800,000 | 11-1-82 |
| Taft National Bank | Taft | 2,140,000 | 1-3-83 |
| Tri-Valley National Bank | Dublin | 2,500,000 | 4-29-83 |
| United National Bank | Monterey Park | 4,026,000 | 6-1-83 |
| Valle de Oro Bank, National Association | Spring Valley | 2,500,000 | 3-7-83 |
| Ventura County National Bank | Oxnard | 3,485,000 | 10-25-82 |
| Western Family Bank, National Association | Carlsbad | 3,000,000 | 4-14-83 |

* Converted from savings and loan association.

### *Federal Offices of Foreign Banking Corporations*

As a result of the International Banking Act of 1978, foreign banks were given the alternative of seeking a federal charter for their United States operations. According to the Weekly Bulletin of the Regional Administrator of National Banks three federal offices in California were chartered during fiscal 1983, bringing the total number of federal offices of foreign banking corporations to six. The new federal offices chartered are:

FEDERAL OFFICES OF FOREIGN BANKING CORPORATIONS
OPENED DURING FISCAL YEAR

| Name | Country | Location | Date |
|---|---|---|---|
| Istituto Bancario San Paolo di Torino | Italy | Los Angeles | 11-26-82 |
| Nanyang Commercial Bank, Limited | Hongkong | San Francisco | 1-21-83 |
| The Siam Commercial Bank, Limited | Thailand | Los Angeles | 7-7-82 |

## FINANCIAL CONDITION OF DEPARTMENT LICENSEES

### *State Bank Growth in Fiscal 1983*

Between 6/30/82 and 6/30/83, total assets of state-chartered banks, including foreign and domestic subsidiaries, increased by $4.672 billion, or 7.4% to $67.955 billion. Total deposits (domestic and foreign) increased by $4.749 billion to $54.968 billion, an increase of 9.5%. Domestic deposits of $51.338 billion increased by 10.4% compared to 9.0% the previous year, a $4.837 billion increase. Total deposits in foreign offices decreased by $88 million to $3.630 billion, a 2.4% decrease from the prior fiscal year. Equity capital growth of 8.8% kept pace, but was down from the 12.4% increase realized during fiscal 1982. The ratio of equity capital to total assets for all state-chartered banks increased to 6.0% compared to 5.9% one year ago. Debt capital decreased 10.6% compared to a 3.5% decrease one year ago. Total capital to total assets stood at 6.5%.

Loans (gross) grew at a slower rate than deposits, 3.7%, and stood at $41,059 billion, causing a decrease in the loan to deposit ratio from 78.9% a year ago to 74.7%. Loans in domestic offices increased at a rate of 3.3% to $39.120 billion compared to a 16.1% increase the previous year and loans in foreign offices increased by 9.4% to $1.940 billion compared to a 14.5% decrease the previous year.

Total reserves for loan losses increased by 8.4% to $481 million. Reserves as a percent of total loans at 6/30/83 were 1.17% compared to 1.12% at 6/30/82. For banks with deposits in excess of $500 million, reserves as a percent of loans were 1.17% and for smaller banks 1.18%.

### *Calendar Year Data For All California Banks*

In order to present balance sheet data which can be related to our income statistics we have again included two tables based on calendar year aggregates. These tables, which follow the fiscal year table, present a detailed five year comparison for state-chartered banks as well as for all banks in the state as of year end.

## COMPARATIVE STATEMENT OF ASSETS, LIABILITIES, CAPITAL ACCOUNTS AND RATIOS FOR CALIFORNIA STATE-CHARTERED BANKS TOGETHER WITH RELATED INFORMATION AS OF JUNE 30th FOR YEARS 1979 THROUGH 1983

(In millions of dollars)

| | 1979 | 1980 | 1981 | 1982 | 1983 |
|---|---|---|---|---|---|
| *ASSETS* | | | | | |
| Cash and due from banks | $6,097.6 | $6,605.9 | $8,076.7 | $7,074.6 | $8,451.2 |
| U.S. Treasury securities | 2,289.1 | 2,080.4 | 2,229.4 | 2,098.8 | 2,939.1 |
| Obligations of U.S. Government agencies, etc. | 1,709.1 | 1,767.5 | 1,948.6 | 2,073.2 | 2,158.6 |
| Obligations of States and political subdivisions | 3,033.8 | 3,458.0 | 3,719.2 | 3,643.6 | 2,970.2 |
| Other securities (includes trading account) | 278.1 | 332.6 | 493.6 | 390.5 | 506.4 |
| Federal funds sold and securities purchased under resale agreements | 1,118.5 | 1,818.1 | 1,827.5 | 2,412.2 | 3,618.0 |
| Loans (net) | 25,345.8 | 28,611.5 | 34,290.8 | 39,165.8 | 40,578.3 |
| Other assets | 3,149.1 | 4,076.8 | 5,219.3 | 6,424.8 | 6,733.4 |
| Total assets | $43,021.1 | $48,750.8 | $57,805.1 | $63,283.5 | $67,955.2 |
| *LIABILITIES* | | | | | |
| Demand deposits [a] | $11,802.2 | $12,280.1 | $13,187.4 | $11,808.8 | $13,200.3 |
| Time and savings deposits [a] | 16,562.7 | 20,009.8 | 24,696.0 | 30,187.2 | 33,570.7 |
| Deposits of U.S. Government | 334.6 | 229.1 | 250.6 | 248.9 | 143.6 |
| Deposits of States and political subdivisions | 2,498.9 | 2,497.5 | 2,448.3 | 2,237.5 | 1,971.4 |
| Other deposits | 1,821.1 | 1,847.1 | 2,091.8 | 2,018.2 | 2,451.9 |
| Deposits in foreign offices | 2,711.0 | 2,708.9 | 3,781.1 | 3,718.1 | 3,629.7 |
| Total deposits | 35,730.5 | 39,572.5 | 46,455.2 | 50,218.7 | 54,967.6 |
| Borrowings [b] | 2,972.5 | 3,659.7 | 4,864.6 | 5,854.0 | 5,436.8 |
| Other liabilities | 1,733.6 | 2,369.0 | 2,782.8 | 3,112.9 | 3,167.1 |
| Total liabilities | $40,436.6 | $45,601.2 | $54,102.6 | $59,185.6 | $63,571.5 |
| Capital Notes and Debentures | $379.6 | $382.6 | $391.6 | $377.8 | $337.8 |
| *EQUITY CAPITAL* | | | | | |
| Capital | $575.0 | $667.2 | $816.0 | $1,191.2 | $1,394.7 |
| Surplus | 993.0 | 1,189.8 | 1,337.2 | 1,217.5 | 1,291.4 |
| Undivided profits | 610.0 | 852.7 | 1,091.8 | 1,248.2 | 1,298.4 |
| Reserves for contingencies | 26.9 | 57.2 | 65.8 | 63.2 | 61.4 |
| Total equity capital | $2,204.9 | $2,766.9 | $3,310.8 | $3,720.1 | $4,045.9 |
| Total liabilities, reserves and capital | $43,021.1 | $48,750.8 | $57,805.1 | $63,283.5 | $67,955.2 |
| *RATIOS* | | | | | |
| Percent total capital to total assets | 6.0 | 6.5 | 6.4 | 6.5 | 6.5 |
| Percent equity capital to total assets | 5.1 | 5.7 | 5.7 | 5.9 | 6.0 |
| Percent total capital to total deposits | 7.2 | 8.0 | 8.0 | 8.2 | 8.0 |
| Percent total loans (net) to total assets | 58.9 | 58.7 | 59.3 | 61.9 | 59.7 |
| Percent total loans (net) to total deposits | 70.9 | 72.3 | 73.8 | 78.0 | 73.8 |
| Number of state banks | 190 | 217 | 240 | 255 | 261 |
| Number of state branches (domestic) [c] | 1,254 | 1,370 | 1,520 | 1,612 | 1,622 |
| (foreign) | 15 | 16 | 17 | 18 | 19 |
| Total state banks | 1,459 | 1,603 | 1,777 | 1,885 | 1,902 |
| Number of national banks | 47 | 43 | 51 | 79 | 123 |
| Number of national branches (domestic) | 2,652 | 2,717 | 2,747 | 2,758 | 2,832 |
| (foreign) | 142 | 144 | 139 | 139 | 130 |
| Total national banks | 2,841 | 2,904 | 2,937 | 2,976 | 3,085 |
| Total domestic offices | 4,143 | 4,347 | 4,558 | 4,704 | 4,838 |
| Total offices | 4,300 | 4,507 | 4,714 | 4,861 | 4,987 |
| California population (estimated) | 22,700,000 | 23,773,000 | 24,213,200 | 24,628,000 | 24,959,000 |
| Population per domestic banking office (in thousands) | 5.5 | 5.5 | 5.3 | 5.2 | 5.2 |
| State Banking Department staff: | | | | | |
| Authorized | 142.7 | 139.7 | 151.0 | 154.0 | 157.0 |
| Actual | 135.6 | 124.9 | 135.1 | 145.0 | 143.3 |

NOTES:

(1) Above figures relate to domestic and foreign banking operations.

(2) Figures may not add to totals due to rounding.

FOOTNOTES:

[a] Individuals, partnerships and corporations only.

[b] Borrowings include Federal funds purchased and securities sold under repurchase agreements, and other liabilities for borrowed money.

[c] Figures for 1982 and 1983 have been adjusted to exclude free-standing automated teller machine (ATM) branch offices and intermittent branch offices.

## COMPARATIVE STATEMENT OF ASSETS, LIABILITIES, CAPITAL ACCOUNTS AND RATIOS FOR CALIFORNIA STATE-CHARTERED BANKS AS OF DECEMBER 31st FOR YEARS 1978 THROUGH 1982

(In millions of dollars)

| | 1978 | 1979 | 1980 | 1981 | 1982 |
|---|---|---|---|---|---|
| *ASSETS* | | | | | |
| Cash and due from banks | $5,732.5 | $6,474.9 | $7,619.4 | $7,799.1 | $7,612.8 |
| U.S. Treasury securities | 2,289.5 | 2,174.8 | 2,343.1 | 2,094.8 | 2,163.4 |
| Obligations of U.S. Government agencies, etc. | 1,522.7 | 1,781.9 | 1,784.4 | 1,920.2 | 2,171.3 |
| Obligations of States and political subdivisions | 2,713.1 | 3,418.6 | 3,694.5 | 3,835.8 | 3,319.6 |
| Other securities (includes trading account) | 426.0 | 184.5 | 276.1 | 559.1 | 623.1 |
| Federal funds sold and securities purchased under resale agreements | 1,070.3 | 1,583.4 | 1,980.2 | 2,468.9 | 3,474.1 |
| Loans (net) | 22,839.1 | 28,068.7 | 31,952.8 | 37,366.2 | 40,548.4 |
| Other assets | 2,611.4 | 3,638.8 | 4,690.4 | 6,384.1 | 7,238.1 |
| Total assets | $39,204.6 | $47,325.6 | $54,340.9 | $62,428.2 | $67,150.8 |
| *LIABILITIES* | | | | | |
| Demand deposits[a] | $11,247.0 | $12,860.1 | $13,568.3 | $13,044.6 | $13,043.9 |
| Time and savings deposits[a] | 14,759.5 | 18,722.4 | 22,468.0 | 27,857.8 | 32,611.8 |
| Deposits of U.S. Government | 209.2 | 348.0 | 299.0 | 207.3 | 171.7 |
| Deposits of States and political subdivisions | 2,330.7 | 2,826.6 | 2,608.4 | 2,433.0 | 2,244.5 |
| Other deposits | 1,746.7 | 2,019.1 | 2,230.5 | 2,684.2 | 2,352.6 |
| Deposits in foreign offices | 2,692.2 | 2,636.2 | 2,947.2 | 3,867.3 | 4,006.9 |
| Total deposits | 32,985.3 | 39,412.4 | 44,121.4 | 50,094.2 | 54,431.4 |
| Borrowings[b] | 2,320.8 | 2,914.5 | 4,276.3 | 5,262.5 | 5,222.4 |
| Other liabilities | 1,562.1 | 2,095.0 | 2,538.6 | 3,108.6 | 3,250.1 |
| Total liabilities | $36,868.2 | $44,421.9 | $50,936.3 | $58,465.3 | $62,903.9 |
| Capital Notes and Debentures | $351.1 | $436.2 | $399.9 | $414.2 | $352.5 |
| *EQUITY CAPITAL* | | | | | |
| Capital | $522.7 | $629.5 | $755.0 | $1,120.5 | $449.1 |
| Surplus | 933.6 | 1,042.6 | 1,208.4 | 1,176.9 | 2,137.5 |
| Undivided profits | 489.8 | 739.3 | 987.0 | 1,189.7 | 1,244.7 |
| Reserves for contingencies | 39.2 | 56.1 | 54.0 | 61.3 | 63.1 |
| Total equity capital | $1,985.3 | $2,467.5 | $3,004.4 | $3,548.4 | $3,894.4 |
| Total liabilities, reserves and capital | $39,204.6 | $47,325.6 | $54,340.9 | $62,428.2 | $67,150.8 |
| *RATIOS* | | | | | |
| Percent total capital to total assets | 5.96 | 6.14 | 6.26 | 6.35 | 6.32 |
| Percent equity capital to total assets | 5.06 | 5.21 | 5.53 | 5.68 | 5.80 |
| Percent total capital to total deposits | 7.08 | 7.37 | 7.72 | 7.91 | 7.80 |
| Percent total loans (net) to total assets | 58.26 | 59.31 | 58.80 | 59.85 | 60.38 |
| Percent total loans (net) to total deposits | 69.24 | 71.22 | 72.42 | 74.59 | 74.49 |
| Number of state chartered banks | 177 | 200 | 233 | 252 | 264 |

NOTES:
(1) Above figures relate to domestic and foreign banking operations.
(2) Figures may not add to totals due to rounding.

FOOTNOTES:

[a] Individuals, partnerships and corporations only.

[b] Borrowings include Federal funds purchased and securities sold under repurchase agreements, and other liabilities for borrowed money.

# COMPARATIVE STATEMENT OF ASSETS, LIABILITIES, CAPITAL ACCOUNTS AND RATIOS FOR ALL CALIFORNIA BANKS AS OF DECEMBER 31ST FOR YEARS 1978 THROUGH 1982

(In millions of dollars)

| | 1978 | 1979 | 1980 | 1981 | 1982 |
|---|---|---|---|---|---|
| ***ASSETS*** | | | | | |
| Cash and due from banks | $40,557.3 | $45,289.8 | $47,083.0 | $43,463.6 | $39,859.3 |
| U.S. Treasury securities | 6,977.6 | 6,680.5 | 6,382.5 | 4,922.3 | 6,125.5 |
| Obligations of U.S. Government agencies, etc. | 4,286.2 | 5,481.7 | 5,077.6 | 5,068.5 | 4,648.9 |
| ~~Obligations of~~ States and political subdivisions | 8,265.7 | 8,138.8 | 8,267.0 | 7,957.8 | 6,967.6 |
| Other securities (includes trading account) | 2,695.1 | 2,413.7 | 2,582.7 | 3,200.8 | 4,892.6 |
| Federal funds sold and securities purchased under resale agreements | 5,068.7 | 4,490.3 | 4,622.1 | 9,711.6 | 8,607.0 |
| Loans (net) | 109,147.6 | 126,834.4 | 140,314.6 | 159,727.8 | 171,966.2 |
| Other assets | 14,889.5 | 19,913.8 | 23,637.7 | 28,383.3 | 32,425.0 |
| Total assets | $191,887.6 | $219,242.9 | $237,967.3 | $262,435.7 | $275,492.1 |
| ***LIABILITIES*** | | | | | |
| Demand deposits [a] | $35,319.8 | $38,431.1 | $38,548.7 | $36,443.9 | $34,778.1 |
| Time and savings deposits [a] | 64,011.1 | 69,502.1 | 83,445.9 | 101,104.9 | 114,482.1 |
| Deposits of U.S. Government | 525.3 | 610.2 | 518.8 | 463.4 | 448.7 |
| Deposits of States and political subdivisions | 6,782.9 | 6,202.5 | 5,905.3 | 5,508.8 | 5,166.3 |
| Other deposits | 6,787.8 | 7,280.7 | 8,918.9 | 8,782.3 | 10,406.8 |
| Deposits in foreign offices | 45,353.8 | 55,758.1 | 55,272.3 | 56,573.8 | 53,482.9 |
| Total deposits | 158,780.5 | 177,784.7 | 192,609.9 | 208,877.1 | 218,764.9 |
| Borrowings [b] | 14,236.9 | 17,498.2 | 18,082.3 | 22,577.4 | 21,982.1 |
| Other liabilities | 10,181.7 | 14,259.1 | 16,454.5 | 19,094.9 | 22,073.0 |
| Total liabilities | $183,199.0 | $209,542.0 | $227,146.7 | $250,549.4 | $262,820.0 |
| Capital Notes and Debentures | $673.4 | $594.0 | $524.6 | $518.3 | $451.2 |
| ***EQUITY CAPITAL*** | | | | | |
| Capital | $1,546.3 | $2,582.7 | $2,826.8 | $3,329.0 | $2,843.4 |
| Surplus | 3,247.9 | 3,222.4 | 3,526.3 | 3,650.3 | 4,808.5 |
| Undivided profits | 3,143.3 | 3,209.0 | 3,852.2 | 4,327.2 | 4,506.1 |
| Reserves for contingencies | 77.7 | 92.8 | 90.7 | 61.4 | 63.2 |
| Total equity capital | $8,015.3 | $9,106.9 | $10,296.0 | $11,367.9 | $12,221.2 |
| Total liabilities, reserves and capital | $191,887.6 | $219,242.9 | $237,967.3 | $262,435.7 | $275,492.1 |
| ***RATIOS*** | | | | | |
| Percent total capital to total assets | 4.53 | 4.42 | 4.55 | 4.53 | 4.60 |
| Percent equity capital to total assets | 4.18 | 4.15 | 4.33 | 4.33 | 4.44 |
| Percent total capital to total deposits | 5.47 | 5.46 | 5.62 | 5.69 | 5.79 |
| Percent total loans (net) to total assets | 56.88 | 57.85 | 58.96 | 60.86 | 62.42 |
| Percent total loans (net) to total deposits | 68.74 | 71.34 | 72.85 | 76.47 | 78.61 |
| Number of state and national banks | 230 | 242 | 281 | 311 | 361 |

NOTES:

(1) Above figures relate to domestic and foreign banking operations.

(2) Figures may not add to totals due to rounding.

FOOTNOTES:

[a] Individuals, partnerships and corporations only.

[b] Borrowings include Federal funds purchased and securities sold under repurchase agreements, and other liabilities for borrowed money.

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## PROFIT PERFORMANCE FOR CALENDAR 1982

### *State Banks*

Total operating income for the 264 state-chartered banks at calendar year end 1982 increased 4.3% to $8.121 billion. Interest and fees on loans, which comprises 73.4% of total operating income, increased 2.7% to $5.958 billion.

Total operating expenses increased 8.7% to $7.901 billion. Cost of funds as a percent of total operating income showed a slight decrease from the prior year's 60.7% to 60.1%. Salary and employee benefits increased 12.2% to $1.346 billion, which represents 16.6% of total operating income compared to 15.4% a year ago. The provisions for loan losses increased 57.4% to $333.4 million.

Net income decreased 44.1% to $208.3 million, and cash dividends increased 11.5% to $113.8 million. The dividend payout rate of net income increased from 27.4% to 54.6%. Return on average assets decreased from .892 at year end 1981 to .343 at year end 1982.

### *All California Banks*

Operating income for all 361 California banks at calendar year end 1982 increased 2.0% to $33.471 billion. Interest and fees on loans, which comprises 72.2% of total operating income, increased 0.7% to $24.152 billion.

Total operating expenses increased 3.6% to $32.155 billion. The cost of funds as a percent of total operating income decreased from the prior year's 70.3% to 67.8%. Salary and employee benefits increased 11.2% to $4.485 billion, which represents 13.4% of total operating income compared to 12.3% a year ago. The provision for loan losses increased 63.1% to $1.142 billion.

The following tables present a five year comparison of income and expense:

## COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES FOR CALIFORNIA STATE-CHARTERED BANKS AS OF DECEMBER 31ST
## FOR YEARS 1978 THROUGH 1982
## (FOREIGN AND DOMESTIC OPERATIONS)
### (In thousands of dollars)

| | 1978 | 1979 | 1980 | 1981 | 1982 |
|---|---|---|---|---|---|
| Earnings: | | | | | |
| On securities | $394,935 | $496,757 | $643,368 | $701,567 | $755,589 |
| On loans [a] | 2,239,851 | 3,264,882 | 4,729,299 | 5,799,400 | 5,958,209 |
| Other interest [b] | 237,134 | 388,889 | 572,388 | 779,868 | 771,045 |
| From service charges on deposit accounts | 82,736 | 107,416 | 140,246 | 180,873 | 243,896 |
| From service charge on commissions, fees, etc. | 74,598 | 89,841 | 114,258 | 128,294 | 145,544 |
| From trust department | 39,085 | 43,986 | 61,813 | 59,346 | 71,940 |
| Other | 36,003 | 52,036 | 62,411 | 139,158 | 175,203 |
| Total earnings | $3,104,342 | $4,443,807 | $6,323,783 | $7,788,506 | $8,121,426 |
| Expenses: | | | | | |
| Salaries and wages [c] | 637,997 | 808,951 | 1,075,909 | 1,198,962 | 1,345,559 |
| Interest on savings and time deposits | 1,213,532 | 1,869,845 | 2,913,660 | 3,996,135 | 4,171,975 |
| Interest on borrowings [d] | 143,119 | 316,216 | 570,852 | 732,092 | 705,554 |
| Occupancy expense of bank premises—net; furniture and equipment | 180,763 | 210,938 | 305,978 | 346,369 | 426,526 |
| Provision for loan losses | 107,563 | 144,707 | 181,866 | 211,774 | 333,445 |
| Other | 419,775 | 537,942 | 669,310 | 783,862 | 917,935 |
| Total operating expenses | $2,702,749 | $3,888,599 | $5,717,575 | $7,269,194 | $7,900,994 |
| Net current earnings | $401,593 | $555,208 | $606,208 | $519,312 | $220,432 |
| Applicable income taxes | 150,349 | 202,120 | 199,832 | 134,484 | 13,045 |
| Income before securities gains (losses–) | 251,244 | 353,088 | 406,376 | 384,828 | 207,387 |
| Net securities gains (losses–) | (7,262) | (11,927) | (6,499) | (12,333) | (6,049) |
| Net income before extraordinary items | $243,982 | $341,161 | $399,877 | $372,495 | $201,338 |
| Extraordinary charges or credits | 2,497 | 1,211 | 4,893 | 387 | 6,994 |
| Net income | 246,479 | 342,372 | 404,770 | 372,882 | 208,332 |
| Dividends | 63,154 | 73,567 | 94,702 | 102,066 | 113,753 |
| Net income after dividends | $183,325 | $268,805 | $310,068 | $270,816 | $94,579 |
| ROA (per $100 of Avg assets) [e] | 1.119 | 1.286 | 1.209 | .892 | .343 |
| Dividend payout % | 25.6 | 21.5 | 23.4 | 27.4 | 54.6 |
| Number of Banks | 177 | 200 | 233 | 252 | 264 |

NOTE:

Figures may not add to totals due to rounding.

FOOTNOTES:

[a] Includes interest and discount, service charges and other fees on loans.

[b] Includes interest on balances with banks, lease income and income on federal funds sold, etc.

[c] Includes officer and employee benefits.

[d] Includes Federal funds purchased and other borrowed money.

[e] Return on average assets. Net current earnings per $100 of average assets (average assets are calculated using previous year-end, June 30, and current year-end assets).

## COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES FOR ALL CALIFORNIA BANKS AS OF DECEMBER 31ST FOR YEARS 1978 THROUGH 1982 (FOREIGN AND DOMESTIC OPERATIONS)

(In thousands of dollars)

| | 1978 | 1979 | 1980 | 1981 | 1982 |
|---|---|---|---|---|---|
| Earnings: | | | | | |
| On securities | $1,280,840 | $1,557,893 | $1,653,737 | $1,705,975 | $1,742,593 |
| On loans [a] | 10,452,564 | 14,405,605 | 18,900,558 | 23,972,802 | 24,152,340 |
| Other interest [b] | 1,760,588 | 2,570,024 | 3,576,246 | 4,912,770 | 4,866,085 |
| From service charges on deposit accounts | 264,021 | 305,802 | 391,949 | 505,439 | 662,315 |
| From service charges on commissions, fees, etc. | 408,633 | 483,962 | 583,410 | 659,693 | 734,005 |
| From trust department | 173,932 | 196,401 | 229,204 | 259,209 | 288,705 |
| Other | 325,770 | 420,311 | 628,847 | 783,587 | 1,025,186 |
| Total earnings | $14,666,348 | $19,939,998 | $25,963,951 | $32,799,475 | $33,471,229 |
| Expenses: | | | | | |
| Salaries and wages [c] | $2,504,138 | $2,948,673 | $3,553,148 | $4,033,215 | $4,484,612 |
| Interest on savings and time deposits | 6,902,290 | 10,210,703 | 14,610,104 | 20,183,378 | 19,967,942 |
| Interest on borrowings [d] | 873,938 | 1,679,966 | 2,212,897 | 2,874,811 | 2,713,331 |
| Occupancy expense of bank premises—net; furniture and equipment | 689,578 | 759,340 | 968,289 | 1,167,738 | 1,414,120 |
| Provision for loan losses | 443,542 | 538,486 | 592,064 | 700,229 | 1,141,748 |
| Other | 1,344,537 | 1,554,290 | 1,790,794 | 2,069,159 | 2,433,207 |
| Total operating expenses | $12,758,023 | $17,691,458 | $23,707,296 | $31,028,530 | $32,154,960 |
| Net current earnings | $1,908,325 | $2,248,540 | $2,256,655 | $1,770,945 | $1,316,269 |
| Applicable income taxes | 769,577 | 832,041 | 810,893 | 527,779 | 301,547 |
| Income before securities gains (losses –) | 1,138,748 | 1,416,499 | 1,445,762 | 1,243,166 | 1,014,722 |
| Net securities gains (losses –) | (33,337) | (21,071) | (13,500) | (16,556) | (5,651) |
| Net income before extraordinary items | $1,105,411 | $1,395,428 | $1,432,262 | $1,226,610 | $1,009,071 |
| Extraordinary charges or credits | 4,541 | 891 | 4,286 | 1,770 | 37,574 |
| Net income | 1,109,952 | 1,396,319 | 1,436,548 | 1,228,380 | 1,046,645 |
| Dividends | 358,216 | 448,641 | 508,798 | 542,860 | 574,912 |
| Net income after dividends | $751,736 | $947,678 | $927,750 | $685,520 | $471,733 |
| ROA (per $100 of Avg assets) [e] | 1.066 | 1.102 | .999 | .710 | .490 |
| Dividend payout % | 32.3 | 32.1 | 35.4 | 44.2 | 54.9 |
| Number of Banks | 230 | 242 | 281 | 311 | 361 |

NOTE: Figures may not add to totals due to rounding.

FOOTNOTES:

[a] Includes interest and discount, service charges and other fees on loans.

[b] Includes interest on balances with banks, lease income and income on federal funds sold, etc.

[c] Includes officer and employee benefits.

[d] Includes Federal funds purchased and other borrowed money.

[e] Return on average assets. Net current earnings per $100 of average assets (average assets are calculated using previous year-end, June 30, and current year-end assets).

## TRUST OPERATIONS

At the end of the fiscal year, 37 state banks, 15 non-deposit trust companies and one title insurance company were authorized to conduct trust business. Twelve national banks had trust departments. The carrying value of trust assets of state-chartered institutions totaled $90.7 billion, up from $63.2 billion at 6/30/82, a increase of 43.5%. National banks' fiduciary assets totaled $122.7 billion, an increase of 18.2% over the carrying value of $103.8 billion a year earlier. The state share of California fiduciary business increased from 37.8% at 6/30/82 to 42.5% at 6/30/83. During the year ended 12/31/82, total income generated from trust activities of state-chartered institutions rose from $113.8 million to $119.5 million, a 5.0% increase; and that of national banks rose from $199.9 million to $216.8 million, an 8.5% increase.

## CALIFORNIA AS AN INTERNATIONAL BANKING CENTER

California continues as the second largest center of international banking in this country.

### *Subsidiary Banks*

Twenty-seven full service California state-chartered banks are operated as subsidiaries of foreign banks. These 27 banks held $24.794 billion in assets as of June 30, 1983. This compares to thirteen subsidiaries holding $4.324 billion as of June 30, 1974, an increase of 107.7% in number and 473.4% in assets.

Their ten year growth relative to domestic banks can be seen when the subsidiaries' assets of $4.324 billion on June 30, 1974 are compared to all state-chartered banks' assets of $23.169 billion which is an 18.6% share. On June 30, 1983, the subsidiaries held $24.794 billion out of $67.955 billion for a 36.5% share of the assets held by state-chartered banks.

The following table lists a ten year history of the growth of subsidiary banks:

## CALIFORNIA STATE-CHARTERED BANKS OPERATED AS SUBSIDIARIES OF FOREIGN BANKS

| 6/30 | No. of Subsidiaries | Branch * Offices | Assets (In Millions) | | Deposits (In Millions) | |
|---|---|---|---|---|---|---|
| | | | F&D * | Domestic | F&D * | Domestic |
| 1974 | 13 | 206 | 4,324 | 4,097 | 2,778 | 2,555 |
| 1975 | 15 | 241 | 4,685 | 4,489 | 4,043 | 3,779 |
| 1976 | 15 | 337 | 6,140 | 5,787 | 5,439 | 5,090 |
| 1977 | 16 | 347 | 7,159 | 6,730 | 6,297 | 5,874 |
| 1978 | 18 | 404 | 9,045 | 8,593 | 7,958 | 7,491 |
| 1979 | 18 | 435 | 15,947 | 15,473 | 13,354 | 12,816 |
| 1980 | 17 | 486 | 18,055 | 17,376 | 14,855 | 14,122 |
| 1981 | 17 | 526 | 21,327 | 20,674 | 17,430 | 16,282 |
| 1982 | 25 | 563 | 23,200 | 22,375 | 18,524 | 17,684 |
| 1983 | 27 | 548 | 24,794 | 24,036 | 20,420 | 19,492 |

* Foreign and Domestic

For comparative purposes the following two tables present a summary of bank growth since 1974:

## CALIFORNIA STATE CHARTERED BANKS

| 6/30 | No. of Banks | Branch * Offices | Assets (In Millions) | | Deposits (In Millions) | |
|---|---|---|---|---|---|---|
| | | | F&D * | Domestic | F&D * | Domestic |
| 1974 | 125 | 770 | 23,169 | 20,604 | 18,932 | 16,510 |
| 1975 | 137 | 814 | 23,008 | 20,883 | 19,310 | 17,320 |
| 1976 | 148 | 943 | 26,003 | 23,414 | 22,248 | 19,713 |
| 1977 | 162 | 986 | 29,663 | 27,320 | 25,438 | 23,191 |
| 1978 | 168 | 1,066 | 35,656 | 32,747 | 30,566 | 27,745 |
| 1979 | 190 | 1,269 | 43,021 | 40,556 | 35,731 | 33,021 |
| 1980 | 217 | 1,386 | 48,750 | 45,774 | 39,573 | 36,864 |
| 1981 | 240 | 1,537 | 57,805 | 54,207 | 46,455 | 42,677 |
| 1982 | 255 | 1,631 | 63,284 | 59,909 | 50,219 | 46,522 |
| 1983 | 261 | 1,642 | 67,955 | 64,270 | 54,968 | 51,338 |

* Foreign and Domestic

## ALL CALIFORNIA BANKS

| 6/30 | No. of Banks | Branch * Offices | Assets (In Millions) | | Deposits (In Millions) | |
|---|---|---|---|---|---|---|
| | | | F&D * | Domestic | F&D * | Domestic |
| 1974 | 182 | 3,510 | 123,412 | 92,258 | 102,182 | 73,755 |
| 1975 | 194 | 3,617 | 129,097 | 98,729 | 108,814 | 80,808 |
| 1976 | 204 | 3,716 | 136,383 | 101,742 | 116,109 | 83,940 |
| 1977 | 220 | 3,832 | 152,705 | 113,808 | 127,228 | 90,906 |
| 1978 | 224 | 3,984 | 178,365 | 133,132 | 148,186 | 106,353 |
| 1979 | 237 | 4,063 | 200,952 | 148,231 | 162,732 | 111,841 |
| 1980 | 260 | 4,247 | 226,620 | 159,200 | 178,358 | 122,963 |
| 1981 | 291 | 4,423 | 247,963 | 182,873 | 199,349 | 141,659 |
| 1982 | 334 | 4,528 | 267,381 | 204,374 | 211,171 | 153,887 |
| 1983 | 384 | 4,606 | 278,589 | 221,075 | 221,959 | 167,345 |

* Foreign and Domestic

### *Branch and Agency Offices of Foreign Banking Corporations*

As of June 30, 1983, the 100 foreign banking corporations having 96 agency offices and thirteen branch offices had total assets of $42.142 billion, a 12.9% increase from the prior year's $37.341 billion. Loans of $25.339 billion represented an increase of 19.5%.

The funding of foreign banking corporations in California is principally accomplished via local borrowings which totaled $32.290 billion at June 30, 1983, an 8.3% increase over a year earlier. Deposits totaled $4.660 billion, an 86.8% increase over the $2.494 billion deposit level of a year earlier.

Operating income for 1982 totaled $6.036 billion, a 0.1% decrease over 1981's $6.042 billion. Net income of $69.3 million represents a 19% decrease from the $86.5 million of a year ago.

The growth of foreign banking corporations operating an agency or branch business in California has increased substantially in recent years as is shown in the accompanying table.

CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

| | | Number of Offices | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Agency Office | | Branch Office | | | | | |
| 6/30 | Number Of FBC's Represented | Depositary | Non-depositary | Limited | Retail | Wholesale | Total | Assets (millions) | Deposits (millions) |
| 1974 | 33 | 12 | 22 | - | - | - | 34 | 7,979 | 486 |
| 1975 | 43 | 20 | 23 | - | 1 | - | 44 | 8,288 | 348 |
| 1976 | 47 | 25 | 23 | - | 1 | - | 49 | 8,455 | 455 |
| 1977 | 53 | 27 | 27 | - | 1 | - | 55 | 9,479 | 484 |
| 1978 | 63 | 40 | 29 | - | 1 | - | 70 | 12,393 | 572 |
| 1979 | 69 | 49 | 27 | - | 1 | - | 77 | 16,401 | 724 |
| 1980 | 78 | 57 | 29 | - | 1 | - | 87 | 25,479 | 942 |
| 1981 | 87 | 63 | 31 | - | 1 | - | 95 | 32,831 | 744 |
| 1982 | 95 | 65 | 31 | 2 | 4 | 1 | 103 | 37,341 | 2,494 |
| 1983 | 100 | 65 | 31 | 2 | 6 | 5 | 109 | 42,142 | 4,660 |

The following table lists the largest 25 banks in the state, ranked by deposit size. The table shows that less than 7% of the 384 California commercial banks control 91.2% of the deposits, and 92.0% of the assets of all California banks. The table also shows that eleven of these 25 banks are subsidiaries of foreign banks. These eleven banks have aggregate assets of $48.280 billion, or 18.8% of the $256.421 billion in assets held by the 25 largest banks.

### TOTAL DEPOSITS, TOTAL ASSETS, TOTAL CAPITAL, AND NUMBER OF BRANCHES OF THE LARGEST 25 CALIFORNIA BANKS RANKED IN ORDER OF DEPOSITS, AS OF JUNE 30, 1983
(In Thousands of Dollars)

**Domestic and Foreign Operations**

| Rank in State | Name of Bank | Total Deposits | Percent of Total | Cumulative Total | Total Assets | Equity Capital | Number of Branches |
|---|---|---|---|---|---|---|---|
| 1 | Bank of America, N.T. & S.A. | $94,823,190 | 42.72 | 42.72 | $117.556,428 | $4,260,604 | 1,234 |
| 2 | Security Pacific National Bank | 26,187,574 | 11.80 | 54.52 | 34,014,277 | 1,510,850 | 674 |
| 3 | Wells Fargo Bank, N.A. | 19,396,066 | 8.74 | 63.26 | 22,908,738 | 1,002,828 | 438 |
| 4 * | Crocker National Bank | 18,726,080 | 8.44 | 71.69 | 25,795,155 | 994,949 | 388 |
| 5 | First Interstate Bank of California | 15,188,071 | 6.84 | 78.54 | 21,158,053 | 894,918 | 341 |
| 6 * | Union Bank | 5,179,686 | 2.33 | 80.87 | 7,302,615 | 360,096 | 57 |
| 7 * | California First Bank | 3,646,499 | 1.64 | 82.51 | 4,158,856 | 236,342 | 117 |
| 8 | Bank of California, N.A. | 2,561,303 | 1.15 | 83.67 | 4,010,495 | 203,207 | 40 |
| 9 * | The Sumitomo Bank of California | 2,087,829 | 0.94 | 84.61 | 2,341,020 | 99,078 | 49 |
| 10 * | Lloyds Bank California | 2,087,218 | 0.94 | 85.55 | 2,446,372 | 154,159 | 100 |
| 11 | City National Bank | 1,511,440 | 0.68 | 86.23 | 1,893,414 | 111,351 | 25 |
| 12 * | Mitsui Manufacturers Bank | 1,495,783 | 0.67 | 86.90 | 1,697,537 | 100,178 | 10 |
| 13 | Imperial Bank | 1,348,636 | 0.61 | 87.51 | 1,490,737 | 69,828 | 18 |
| 14 * | Golden State Sanwa Bank | 1,058,248 | 0.48 | 87.99 | 1,193,583 | 62,973 | 28 |
| 15 * | Bank of the West | 1,040,376 | 0.47 | 88.46 | 1,196,821 | 88,406 | 40 |
| 16 | Central Bank | 893,971 | 0.40 | 88.86 | 1,001,431 | 55,721 | 58 |
| 17 | The Hibernia Bank | 793,406 | 0.36 | 89.22 | 934,840 | 81,379 | 34 |
| 18 * | Barclays Bank of California | 774,636 | 0.35 | 89.57 | 870,643 | 48,047 | 58 |
| 19 | San Diego Trust & Savings Bank | 770,449 | 0.35 | 89.91 | 839,184 | 42,740 | 41 |
| 20 * | California Canadian Bank | 539,290 | 0.24 | 90.16 | 695,567 | 79,543 | 12 |
| 21 | American National Bank | 514,090 | 0.23 | 90.39 | 561,949 | 30,334 | 30 |
| 22 * | The Mitsubishi Bank of California | 503,757 | 0.23 | 90.61 | 582,298 | 50,090 | 23 |
| 23 | Community Bank | 476,044 | 0.21 | 90.83 | 671,396 | 42,426 | 8 |
| 24 | Bank of Canton of California | 423,670 | 0.19 | 91.02 | 529,756 | 33,241 | 6 |
| 25 | Farmers and Merchants Bank of Long Beach | 414,767 | 0.19 | 91.21 | 569,808 | 91,353 | 11 |
|  | Largest 25 Banks | 202,442,079 | 91.21 | 91.21 | 256,420,973 | 10,704,641 | 3,840 |
|  | All Other (359 banks) | 19,516,529 | 8.79 | 100.00 | 22,168,072 | 1,955,418 | 766 |
|  | Total | $221,958,608 | 100.00 |  | $278,589,045 | $12,660,059 | 4,606 |
|  | State Banks | $54,967,615 |  |  | $67,955,220 | $4,045,964 | 1,642 |
|  | National Banks | $166,990,993 |  |  | $210,633,825 | $8,614,095 | 2,964 |

* Subsidiaries of foreign banks.
Figures may not add to totals due to rounding.

The following brief table further illustrates the extent of foreign control over California banks as of June 30, 1983.

| | Total | | Foreign Control* | |
|---|---|---|---|---|
| | Number | Assets ($ Million) | Number | Assets ($ Million) |
| State-chartered banks | 261 | $67,955 | 27 | $24,794 |
| National banks | 123 | 210,634 | 2 | 25,869 |
| Total | 384 | $278,589 | 29 | $50,663 |
| % | - | - | 7.6 | 18.2 |

* Subsidiaries of foreign banks.

Additionally there are 42 representative offices of foreign banks operating in California. These subsidiaries, agencies, branches and representative offices represent 28 countries and two U.S. Territories. Countries represented in California for the first time are Denmark, Guam and Luxembourg.

Following are two tables: The first lists assets of agencies and subsidiaries operating in California by country of origin as of June 30, 1983. The second is a table listing all foreign banks (state-chartered) represented in California.

## TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA, BY COUNTRY OF ORIGIN, AS OF JUNE 30, 1983

### (State-chartered only)

### (In thousands of dollars)

| Name of Bank (by country of origin) | Agency/Branch | | | California Corporate Subsidiary |
|---|---|---|---|---|
| Argentina | | | | |
| Banco de la Nacion Argentina [b] | $206,862 | | | |
| Banco de la Provincia de Buenos Aires [b] | 255,836 | | | |
| | | $462,698 | | |
| Australia | | | | |
| Australia and New Zealand Banking Group, Limited [b] | $197,915 | | | |
| Commonwealth Trading Bank of Australia [a] | 104,878 | | | |
| National Commercial Banking Corporation of Australia Limited [b] | 141,877 | | | |
| Westpac Banking Corporation [b] | 17,659 | | | |
| | | $462,329 | | |
| Brazil | | | | |
| Banco do Brasil, S.A. [b] | $1,485,968 | | | |
| Banco do Estado de Sao Paulo [b] | 240,073 | | | |
| Banco Real, S.A. [b] | 38,342 | | | |
| | | $1,764,383 | | |
| Canada | | | | |
| Bank of British Columbia [b] | $87,771 | | | |
| Bank of Montreal [a] | 2,288,655 | | $53,735 | (Bank of Montreal (California)) |
| The Bank of Nova Scotia [b] | 577,883 | | | |
| Canadian Commercial Bank [a] | 391,589 | | 356,251 | (Westlands Bank) |
| Canadian Imperial Bank of Commerce [a] | 476,622 | | 695,567 | (California Canadian Bank) |
| The Royal Bank of Canada [b] | 881,342 | | | |
| The Toronto-Dominion Bank [b] | 645,394 | | 133,391 | (Toronto Dominion Bank of California) |
| | | $5,349,256 | | $1,238,944 |
| France | | | | |
| Banque Francaise du Commerce Exterieur [b] | 7,561 | | | |
| Banque Indosuez [c] | 17,460 | | | |
| Banque Nationale de Paris [b] | 565,104 | | $1,196,821 | (Bank of the West) |
| Banque Paribas [a] | 356,447 | | | |
| Credit Lyonnais [b] | 220,519 | | | |
| Societe Generale [c] | 53,181 | | | |
| | | $1,220,272 | | $1,196,821 |
| Germany | | | | |
| Bayerische Vereinsbank AG (Union Bank of Bavaria) [b] | $111,097 | | | |
| D.G. BANK Deutsche Genossenschaftsbank [b] | 85,890 | | | |
| Dresdner Bank, A.G. [b] | 155,561 | | | |
| | | $352,548 | | |
| Hongkong | | | | |
| Chekiang First Bank, Limited [b] | $57,160 | | | |
| Hong Kong Metropolitan Bank Limited [b] | 24,080 | | | |
| The Hongkong & Shanghai Banking Corp. [b] | 218,243 | | | |
| Liu Chong Hing Bank, Ltd. [b] | 69,037 | | | |
| Shanghai Commercial Bank, Ltd. [b] | 117,975 | | | |
| | | $486,495 | | |
| India | | | | |
| Bank of India [b] | $45,817 | | $6,546 | (State Bank of India (California)) |
| State Bank of India [b] | 49,410 | | | |
| | | $95,227 | | $6,546 |
| Iran | | | | |
| Bank Melli Iran [b] | $9,523 | | | |
| | | $9,523 | | |

## TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA, BY COUNTRY OF ORIGIN, AS OF JUNE 30, 1983—Continued
(State-chartered only)
(In thousands of dollars)

| Name of Bank (by country of origin) | Agency/Branch | | | California Corporate Subsidiary | |
|---|---|---|---|---|---|
| Israel | | | | | |
| Bank Hapoalim, B.M.[d] | $286,095 | | | | |
| Bank Leumi le-Israel, B.M.[d] | 214,815 | | | | |
| Israel Discount Bank, Limited[b] | 27,056 | | | | |
| United Mizrahi Bank, Ltd.[d] | 74,912 | | | | |
| | | $602,878 | | | |
| Italy | | | | | |
| Banca Commerciale Italiana[a] | $186,060 | | | | |
| Banca Nazionale del Lavoro[b] | 245,875 | | | | |
| Banco di Roma[b] | 423,293 | | | | |
| Credito Italiano[b] | 216,779 | | | | |
| Istituto Bancario San Paolo di Torino | —— | | $392,649 | (First Los Angeles Bank) | |
| | | $1,072,007 | | | $392,649 |
| Japan | | | | | |
| The Bank of Tokyo, Ltd.[a] | $2,553,155 | | $4,158,856 | (California First Bank) | |
| The Dai-Ichi Kangyo Bank, Limited[b] | 1,894,154 | | 131,400 | (Dai-Ichi Kangyo Bank of California) | |
| The Daiwa Bank, Ltd.[a] | 664,878 | | | | |
| The Fuji Bank, Ltd.[a] | 2,197,227 | | | | |
| The Hokkaido Takushoku Bank, Ltd.[a] | 174,352 | | | | |
| The Industrial Bank of Japan, Ltd.[b] | 1,360,544 | | | | |
| The Kyowa Bank, Limited[a] | 343,465 | | 64,755 | (The Kyowa Bank of California) | |
| The Long-Term Credit Bank of Japan, Ltd.[a] | 508,658 | | | | |
| The Mitsubishi Bank, Ltd.[a] | 2,024,394 | | 582,298 | (The Mitsubishi Bank of California) | |
| The Mitsubishi Trust and Banking Corporation[a] | 2,504,118 | | | | |
| The Mitsui Bank, Ltd.[a] | 926,438 | | 1,697,537 | (Mitsui Manufacturers Bank) | |
| The Mitsui Trust and Banking Company, Ltd.[a] | 832,097 | | | | |
| The Nippon Credit Bank, Ltd.[b] | 677,356 | | | | |
| The Saitama Bank, Ltd.[e] | 898,927 | | | | |
| The Sanwa Bank, Ltd.[a] | 2,933,979 | | 1,193,583 | (Golden State Sanwa Bank) | |
| The Sumitomo Bank, Limited[a] | 1,422,639 | | 2,341,020 | (The Sumitomo Bank of California) | |
| The Sumitomo Trust and Banking Company, Limited[b] | 597,777 | | | | |
| The Taiyo Kobe Bank, Ltd.[b] | 339,128 | | | | |
| The Tokai Bank, Ltd.[a] | 1,175,365 | | 410,868 | (Tokai Bank of California) | |
| The Toyo Trust and Banking Company, Limited[a] | 465,995 | | | | |
| The Yasuda Trust and Banking Company, Limited[a] | 1,313,390 | | —— | | |
| | | $25,808,036 | | | $10,580,317 |
| Korea | | | | | |
| The Bank of Seoul and Trust Company[a] | $132,824 | | | | |
| The Cho-Heung Bank, Ltd.[a] | 202,646 | | | | |
| The Commercial Bank of Korea, Ltd.[a] | 183,879 | | | | |
| The Hanil Bank, Limited[a] | 197,506 | | $62,175 | (First State Bank of Southern California) | |
| Korea Exchange Bank[a] | 120,303 | | 139,085 | (California Korea Bank) | |
| Korea First Bank[a] | 193,547 | | —— | | |
| | | $1,030,705 | | | $201,260 |
| Luxembourg | | | | | |
| Bank of Credit and Commerce International, S.A.[b] | $5,727 | | | | |
| | | $5,727 | | | |
| Malaysia | | | | | |
| Bank Bumiputra Malaysia Berhad[b] | $81,050 | | | | |
| | | $81,050 | | | |

## TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA, BY COUNTRY OF ORIGIN, AS OF JUNE 30, 1983—Continued
## (State-chartered only)
## (In thousands of dollars)

| Name of Bank (by country of origin) | Agency/Branch | | | California Corporate Subsidiary | |
|---|---|---|---|---|---|
| Mexico | | | | | |
| Banca Serfin, S.A.[b] | $179,522 | | | | |
| Banco Nacional de Mexico, S.A.[b] | 97,188 | | $208,983 | (California Commerce Bank) | |
| Bancomer, S.A.[b] | 205,145 | | 145,154 | (Grossmont Bank) | |
| Multibanco Commermex, S.A.[b] | 146,884 | | | | |
| | | $628,739 | | | $354,137 |
| Netherlands | | | | | |
| Algemene Bank Nederland N.V.[b] | $139,688 | | | | |
| | | $139,688 | | | |
| New Zealand | | | | | |
| The Bank of New Zealand[b] | $29,441 | | | | |
| | | $29,441 | | | |
| Philippines | | | | | |
| Allied Banking Corporation | | | $17,960 | (Oceanic Bank) | |
| Metropolitan Bank and Trust Company[b] | $11,918 | | 23,392 | (International Bank of California)[1] | |
| Philippine Commercial & Industrial Bank[b] | 16,350 | | 74,870 | (Century Bank)[2] | |
| Philippine National Bank[e] | 49,106 | | 57,488 | (Philippine Bank of California)[2] | |
| | | $77,374 | | | $173,710 |
| Portugal | | | | | |
| Banco Totta & Acores[b] | $11,565 | | | | |
| | | $11,565 | | | |
| Singapore | | | | | |
| Development Bank of Singapore, Ltd.[b] | $14,419 | | | | |
| International Bank of Singapore Limited[a] | 37,455 | | | | |
| Overseas Union Bank Limited[b] | 41,645 | | | | |
| United Overseas Bank Limited[b] | 24,957 | | | | |
| | | $118,476 | | | |
| Spain | | | | | |
| Banco Central, S.A.[b] | $339,712 | | | | |
| Banco de Vizcaya, S.A.[b] | 56,415 | | | | |
| Banco Exterior de Espana, S.A.[b] | 75,857 | | | | |
| | | $471,984 | | | |
| Switzerland | | | | | |
| Credit Suisse[e] | $279,973 | | | | |
| Swiss Bank Corporation[e] | 550,726 | | | | |
| Union Bank of Switzerland[b] | 163,230 | | | | |
| | | $993,929 | | | |
| Thailand | | | | | |
| Bangkok Bank Limited[b] | $69,132 | | | | |
| Bangkok Metropolitan Bank, Limited[b] | 94,782 | | | | |
| Thai Farmers Bank Limited[a] | 37,529 | | | | |
| | | $201,443 | | | |

## TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA, BY COUNTRY OF ORIGIN, AS OF JUNE 30, 1983—Continued
(State-chartered only)
(In thousands of dollars)

| Name of Bank (by country of origin) | Agency/Branch | | | California Corporate Subsidiary | |
|---|---|---|---|---|---|
| United Kingdom | | | | | |
| Barclays Bank International, Limited [b] | $313,444 | | $870,643 | (Barclays Bank of California) | |
| Lloyds Bank PLC | | | 2,446,372 | (Lloyds Bank California) | |
| Midland Bank PLC | | | 29,845 | (Crocker Trust Company of California) | |
| National Westminster Bank plc [b] | 131,654 | | | | |
| The Royal Bank of Scotland plc [b] | 55,143 | | | | |
| Scandinavian Bank Limited [b] | 108,002 | | | | |
| Standard Chartered Bank Limited [a] | 34,063 | | 7,302,615 | (Union Bank) | |
| | | $642,306 | | | $10,649,475 |
| TOTAL—Foreign Countries | | $42,118,079 | | | $24,793,859 |
| U.S. Territories | | | | | |
| Guam | | | | | |
| Bank of Guam [d] | $1,132 | | | | |
| Puerto Rico | | | | | |
| Banco Popular de Puerto Rico [d] | $23,286 | | | | |
| TOTAL—U.S. Territories | | $24,418 | | | |
| GRAND TOTAL | | $42,142,497 | | | $24,793,859 |

[a] Nondepositary agency.
[b] Depositary agency.
[c] Limited branch.
[d] Retail branch.
[e] Wholesale branch.
[1] Ownership also includes Philippine Securities Corporation and Tytana Corporation, Makati, Philippines.
[2] Century Bank and Philippine Bank of California are subsidiaries of Century Holding Corporation. Ownership of Century Holding Corporation includes Philippine National Bank, Development Bank of the Philippines, Government Service Insurance System, Land Bank of the Philippines and Social Security System.

## FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
### (State-chartered only)
### AS OF JUNE 30, 1983

| Name of Bank | Country | Type of Representation[a] | | | | | | | Rank in Free World[b] |
|---|---|---|---|---|---|---|---|---|---|
| | | Representative Office | Agency | | Branch | | | California Corporate Subsidiary | |
| | | | Non-depositary | Depositary | Limited | Retail | Wholesale | | |
| Algemene Bank Nederland N.V. | Netherlands | | | LA,SF | | | | | 35 |
| Allied Banking Corporation | Philippines | | | | | | | Oceanic Bank, SF | - |
| Amsterdam-Rotterdam Bank, N.A. | Netherlands | SF | | | | | | | 39 |
| Australia and New Zealand Banking Group Limited | Australia | | | LA | | | | | 95 |
| Banca Commerciale Italiana | Italy | | LA | | | | | | 45 |
| Banca Nazionale del Lavoro | Italy | | | LA | | | | | 36 |
| Banca Serfin, S.A. | Mexico | | | LA | | | | | 715 |
| Banco Central, S.A. | Spain | | | SF | | | | | 80 |
| Banco de la Nacion Argentina | Argentina | | | SF | | | | | 220 |
| Banco de la Provincia de Buenos Aires | Argentina | | | LA | | | | | 773 |
| Banco de Vizcaya, S.A. | Spain | | | SF | | | | | 134 |
| Banco di Roma | Italy | LA | | SF | | | | | 67 |
| Banco do Brasil, S.A. | Brazil | | | LA,SF | | | | | 65 |
| Banco do Estado de Sao Paulo | Brazil | | | LA,SF | | | | | 300 |
| Banco Exterior de Espana, S.A. | Spain | | | LA | | | | | 126 |
| Banco Nacional de Mexico, S.A. | Mexico | | | LA | | | | California Commerce Bank, LA | 244 |
| Banco Popular de Puerto Rico | Puerto Rico | | | | | LA | | | 461 |
| Banco Real, S.A. | Brazil | | | LA | | | | | 471 |
| Banco Totta & Acores | Portugal | | | SF | | | | | 518 |
| Bancomer, S.A. | Mexico | | | LA | | | | Grossmont Bank, La Mesa | 237 |
| Bangkok Bank Limited | Thailand | | | LA | | | | | 197 |
| Bangkok Metropolitan Bank, Limited | Thailand | | | SF | | | | | - |
| Bank Bumiputra Malaysia Berhad | Malaysia | | | LA | | | | | 176 |
| Bank Hapoalim, B.M. | Israel | | | | | LA | | | 94 |
| Bank Julius Baer & Co., Ltd. | Switzerland | SF,PS | | | | | | | - |
| Bank Leumi le-Israel B.M. | Israel | | | | | BH, Encino | | | 68 |
| Bank Melli Iran | Iran | | | SF | | | | | 77 |
| Bank of British Columbia | Canada | SF | | SF | | | | | 428 |
| Bank of Credit and Commerce International, S.A. | Luxembourg | SF | | LA | | | | | 345 |
| Bank of Guam | Guam | | | | | SF | | | - |
| Bank of India | India | | | SF | | | | | 247 |
| Bank of Montreal | Canada | | SF | | | | | Bank of Montreal (California), SF | 30 |
| Bank of N.T. Butterfield & Son Limited | Bermuda | NB | | | | | | | 610 |
| Bank of New Zealand | New Zealand | | | LA | | | | | 286 |
| Bank of Nova Scotia | Canada | LA | | SF | | | | | 41 |
| Bank of Scotland | United Kingdom | LA | | | | | | | 170 |
| Bank of Seoul and Trust Company | Korea | | LA | | | | | | 129 |
| The Bank of Tokyo, Ltd. | Japan | | LA,SF | | | | | California First Bank, SF | 24 |

## FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA—Continued
## (State-chartered only)
## AS OF JUNE 30, 1983

| Name of Bank | Country | Type of Representation [a] | | | | | | | Rank in Free World [b] |
|---|---|---|---|---|---|---|---|---|---|
| | | | Agency | | Branch | | | | |
| | | Representative Office | Non-depository | Depository | Limited | Retail | Wholesale | California Corporate Subsidiary | |
| The Bank of Yokohama, Ltd. | Japan | LA | | | | | | | 90 |
| Bank Saderat Iran | Iran | LA | | | | | | | 107 |
| Banque Auxilaire Michel Inchauspe | France | Bakersfield | | | | | | | - |
| Banque Francaise du Commerce Exterieur | France | | | SF | | | | | 140 |
| Banque Indosuez | France | | | | LA | | | | 79 |
| Banque Nationale de Paris | France | | | LA,SF | | | | Bank of the West, SF | 2 |
| Banque Paribas | France | SF | LA | | | | | | 101 |
| Barclays Bank International, Limited | United Kingdom | | | SF | | | | Barclays Bank of California, SF | 23 |
| Bayerische Vereinsbank AG (Union Bank of Bavaria) | Germany | | | LA | | | | | 37 |
| Berliner Handels-und Frankfurter Bank | Germany | LA | | | | | | | 218 |
| Canadian Commercial Bank | Canada | SF | LA | | | | | Westlands Bank, Santa Ana | 649 |
| Canadian Imperial Bank of Commerce | Canada | LA | SF | | | | | California Canadian Bank, SF | 25 |
| Chekiang First Bank, Limited | Hongkong | | | SF | | | | | - |
| The Cho-Heung Bank, Ltd. | Korea | | SF | | | | | | 327 |
| The Commercial Bank of Korea, Ltd. | Korea | | LA | | | | | | 293 |
| Commonwealth Trading Bank of Australia | Australia | | LA | | | | | | 143 |
| Copenhagen Handelsbank A/S (Akts. Kjøbenhavns Handelsbank) | Denmark | LA | | | | | | | 193 |
| Credit Lyonnais | France | | | LA, SF | | | | | 3 |
| Credit Suisse | Switzerland | SF | | | | | LA | | 50 |
| Credito Italiano | Italy | | | LA | | | | | 59 |
| The Dai-Ichi Kangyo Bank, Limited | Japan | | | LA | | | | Dai-Ichi Kangyo Bank of California, LA | 11 |
| The Daiwa Bank, Ltd. | Japan | | LA | | | | | | 49 |
| Deutsche Bank, A.G. | Germany | LA | | | | | | | 7 |
| Development Bank of Singapore, Ltd. | Singapore | | | LA | | | | | 446 |
| Development Finance Corporation of New Zealand | New Zealand | SF | | | | | | | - |
| DG BANK Deutsche Genossenschafts Bank | Germany | | | LA | | | | | 88 |
| Dresdner Bank, A.G. | Germany | | | LA | | | | | 18 |
| The Export-Import Bank of Korea | Korea | LA | | | | | | | - |

## FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA—Continued
(State-chartered only)
AS OF JUNE 30, 1983

| | | Type of Representation[a] | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | Agency | | Branch | | | | |
| Name of Bank | Country | Representative Office | Nondepository | Depository | Limited | Retail | Wholesale | California Corporate Subsidiary | Rank in Free World[b] |
| The Fuji Bank, Ltd. | Japan | SF | LA | | | | | | 12 |
| The Hanil Bank, Limited | Korea | | LA | | | | | First State Bank of Southern California, Lynwood | 283 |
| The Hokkaido Takushoku Bank, Ltd. | Japan | | LA | | | | | | 93 |
| Hong Kong Metropolitan Bank Limited | Hongkong | | | SF | | | | | - |
| The Hongkong & Shanghai Banking Corporation | Hongkong | | | LA, SF | | | | | 21 |
| The Industrial Bank of Japan, Ltd. | Japan | SF | | LA | | | | | 20 |
| International Bank of Singapore Limited | Singapore | | LA | | | | | | - |
| Israel Discount Bank, Limited | Israel | | | BH | | | | | 119 |
| Istituto Bancario San Paolo di Torino | Italy | | | | | | | First Los Angeles Bank, LA | 61 |
| Kleinwort, Benson Limited | United Kingdom | LA | | | | | | | 229 |
| Korea Exchange Bank | Korea | | LA | | | | | California Korea Bank, LA | 248 |
| Korea First Bank | Korea | | LA | | | | | | 340 |
| Kredietbank, N.V. | Belgium | LA | | | | | | | 88 |
| The Kyowa Bank, Limited | Japan | SF | LA | | | | | The Kyowa Bank of California, LA | 66 |
| Liu Chong Hing Bank, Ltd. | Hongkong | | | SF | | | | | - |
| Lloyds Bank International Limited | United Kingdom | SF | | | | | | | 70 |
| Lloyds Bank PLC | United Kingdom | | | | | | | Lloyds Bank California, LA | 22 |
| The Long-Term Credit Bank of Japan, Ltd. | Japan | | LA | | | | | | 34 |
| The Mercantile Bank of Canada | Canada | LA | | | | | | | 343 |
| Metropolitan Bank and Trust Company | Philippines | | | SF | | | | International Bank of California, LA | - |
| Midland Bank PLC | United Kingdom | | | | | | | Crocker Trust Company of California, SF | 10 |
| The Mitsubishi Bank, Ltd. | Japan | | LA | | | | | The Mitsubishi Bank of California, LA | 15 |
| The Mitsubishi Trust and Banking Corporation | Japan | | LA | | | | | | 38 |
| The Mitsui Bank, Ltd. | Japan | | LA | | | | | Mitsui Manufacturers Bank, LA | 27 |
| The Mitsui Trust and Banking Company, Ltd. | Japan | LA | | | | | | | 46 |
| Multibanco Comermex, S.A. | Mexico | | | LA | | | | | - |

## FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA—Continued
## (State-chartered only)
## AS OF JUNE 30, 1983

| Name of Bank | Country | Type of Representation[a] | | | | | | | Rank in Free World[b] |
|---|---|---|---|---|---|---|---|---|---|
| | | | Agency | | Branch | | | | |
| | | Representative Office | Non-depository | Depository | Limited | Retail | Wholesale | California Corporate Subsidiary | |
| National Commercial Banking Corporation of Australia Limited | Australia | | | LA | | | | | 111 |
| National Westminster Bank plc | United Kingdom | LA,SF | | SF | | | | | 5 |
| Nederlandsche Middenstandsbank, N.V. | Netherlands | LA | | | | | | | 74 |
| The Nippon Credit Bank, Ltd. | Japan | | | LA | | | | | 62 |
| Overseas Union Bank Limited | Singapore | | | LA | | | | | 528 |
| Philippine Commercial & Industrial Bank | Philippines | | | LA | | | | | – |
| Philippine National Bank | Philippines | | | | | | LA | Century Bank, LA<br>Phillipine Bank of California, SF | 458 |
| Pierson, Heldring & Pierson, N.V. | Netherlands | SF | | | | | | | 495 |
| The Royal Bank of Canada | Canada | LA | | SF | | | | | 14 |
| The Royal Bank of Scotland plc | United Kingdom | LA,SF | | SF | | | | | 164 |
| The Royal Trust Company[c] | Canada | SD | | | | | | | – |
| The Saitama Bank, Ltd. | Japan | | | | | | LA | | 72 |
| The Sanwa Bank, Ltd. | Japan | | SF | | | | | Golden State Sanwa Bank, SF | 16 |
| Scandinavian Bank Limited | United Kingdom | | | LA | | | | | 397 |
| Shanghai Commercial Bank, Ltd. | Hongkong | | | SF | | | | | 685 |
| The Shizuoka Bank, Ltd. | Japan | LA | | | | | | | 128 |
| Societe Generale | France | SF | | | LA | | | | 9 |
| Standard Chartered Bank Limited | United Kingdom | | SF | | | | | Union Bank, LA | 48 |
| State Bank of India | India | | | LA | | | | State Bank of India (California), LA | 84 |
| State Bank of New South Wales | Australia | LA | | | | | | | 404 |
| The Sumitomo Bank, Limited | Japan | | SF | | | | | The Sumitomo Bank of California, SF | 13 |
| The Sumitomo Trust and Banking Company, Limited | Japan | | | LA | | | | | 42 |
| Swiss Bank Corporation | Switzerland | LA | | | | | SF[g] | | 32 |
| The Taiyo Kobe Bank, Ltd. | Japan | | | LA | | | | | 43 |
| Thai Farmers Bank Limited | Thailand | | LA | | | | | | 48 |
| The Tokai Bank, Ltd. | Japan | LA | | | | | | Tokai Bank of California, LA | 29 |
| The Toronto-Dominion Bank | Canada | BH | | SF | | | | Toronto Dominion Bank of California, SF | 51 |

## FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA—Continued
### (State-chartered only)
### AS OF JUNE 30, 1983

| | | Type of Representation[a] | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | Agency | | Branch | | | | |
| Name of Bank | Country | Representative Office | Non-depository | Depository | Limited | Retail | Wholesale | California Corporate Subsidiary | Rank in Free World[b] |
| The Toyo Trust and Banking | Japan | | LA | | | | | | 75 |
| Union Bank of Switzerland | Switzerland | SF | | LA | | | | | 28 |
| United Mizrahi Bank, Ltd. | Israel | | | | | LA | | | 310 |
| United Overseas Bank Limited | Singapore | | | LA | | | | | 337 |
| Westpac Banking Corporation | Australia | | | SF | | | | | 76 |
| The Yasuda Trust and Banking Company, Limited | Japan | | LA | | | | | | 57 |

NOTES:

[a] "LA", "BH", "SD", "PS", "BH", "NB" and "SD" denote Los Angeles, San Francisco, Palm Springs, Beverly Hills, Newport Beach and San Diego respectively.

[b] "500 Largest Banks in the World" and "Banks Ranked After the First 500", *American Banker*, July 27, 1983 (by deposit size) as of 12/31/82.

[c] A chartered trust company.

# GENERAL APPENDIX

# APPENDIX I

## SUPERINTENDENTS OF BANKS

| *Name* | *Date of taking office* |
|---|---|
| ALDEN ANDERSON | July 1, 1909 |
| W. R. WILLIAMS | February 20, 1911 |
| CHARLES F. STERN | December 1, 1918 |
| JONATHAN S. DODGE | June 20, 1921 |
| JOHN FRANKLIN JOHNSON | February 1, 1923 |
| WILL C. WOOD | January 29, 1927 |
| ALBERT A. ROSENSHINE | November 21, 1929 |
| WILL C. WOOD | March 10, 1930 |
| EDWARD RAINEY | January 6, 1931 |
| FRIEND WM. RICHARDSON | July 19, 1934 |
| F. W. WILSON | January 9, 1939 |
| WILLIAM J. MURPHY | March 4, 1940 |
| GEORGE J. KNOX | May 29, 1940 |
| BENJAMIN C. CORLETT | March 1, 1943 |
| MAURICE C. SPARLING | December 9, 1945 |
| WILLIAM A. BURKETT | August 1, 1955 |
| WILLIAM J MURPHY | February 1, 1959 |
| JOHN A. O'KANE | May 8, 1962 |
| JAMES M. HALL | February 9, 1967 |
| JOHN H. SHERMAN | January 26, 1970 |
| DONALD E. PEARSON | June 1, 1970 |
| CARL J. SCHMITT | November 5, 1975 |
| JACK L. TAUFER | September 1, 1978 |
| MARY ANN GRAVES | June 1, 1979 |
| MORTON R. MICHAELS | August 23, 1979 |
| RICHARD M. DOMINGUEZ | April 1, 1980 |
| HAROLD D. DOYLE | January 3, 1983 |
| LOUIS CARTER | May 2, 1983 |

Note: The year 1878 marks the advent of actual banking supervision in California. In that year an act was passed creating a three-man Board of Bank Commissioners, and placing under its jurisdiction "every savings bank and banking company incorporated under the laws of this state, or any other state or country and doing business in this state." In 1909, the Bank Act was passed, creating the State Banking Department, as we know it today, with the Superintendent of Banks to be appointed by the Governor for a term of four years. This was changed in 1911 to provide that the Superintendent hold office "at the pleasure of the Governor".

# APPENDIX II

## STAFF OF THE STATE BANKING DEPARTMENT AS OF JUNE 30, 1983

### ADMINISTRATION

#### EXECUTIVE AND ADMINISTRATIVE SERVICES

| *Name* | *Position* | *Compensation per month* |
|---|---|---|
| Louis Carter | Superintendent of Banks | 4,546 |
| Harold D. Doyle | Chief Deputy Superintendent of Banks | 3,827 |
| John R. Paulus | Deputy Superintendent of Banks, Office of Policy | 3,481 |
| Phyllis A. Garrett | Staff Services Manager I | 2,748 |
| Elie I. Karam | Accounting Officer (Specialist) | 2,073 |
| Paula Heiman | Librarian | 1,762 |
| Hazel D. So | Executive Secretary | 1,707 |
| Joyce A. Matushenko | Personnel Assistant II | 1,661 |
| Patricia J. Longanecker | Staff Services Analyst | 1,594 |
| Toshi Mizutani | Secretary | 1,372 |
| Lorene F. Mirts | Staff Services Analyst | 1,364 |
| Jean M. Nosaka | Office Technician | 1,290 |

#### LEGAL AND LEGISLATIVE SERVICES

| *Name* | *Position* | *Compensation per month* |
|---|---|---|
| James F. Carrig | Chief Counsel I, C.E.A. | 4,438 |
| Alida R. Buchanan | Staff Counsel II | 3,245 |
| Margaret L. Gunnell | Staff Counsel I | 2,684 |
| M. Judith Nelson | Staff Counsel II (Sacramento) | 3,398 |
| Diana H. Nishiura | Staff Counsel II (Los Angeles) | 3,245 |
| Mamerta S. Alano | Senior Legal Typist (Los Angeles) | 1,488 |
| Irene D. Kukkola | Senior Legal Typist | 1,488 |
| Leonida D. Cristobal | Legal Typist | 1,316 |
| L. Joann Osborne | Legal Typist | 1,431 |

#### LICENSING AND SPECIAL PROGRAMS

| *Name* | *Position* | *Compensation per month* |
|---|---|---|
| Richard R. Ogawa | Assistant Deputy Licensing & EDP | 2,748 |
| Mary Ann Makrakis | Staff Services Analyst | 1,848 |
| Nadine F. Young | Staff Services Analyst | 1,804 |
| Patrick C. Carroll | Management Services Technician | 1,290 |
| Caridad D. Rodriguez | Word Processing Technician | 1,235 |
| Esther M. Jackson | Office Assistant II-A | 1,035 |
| Laura Storniolo | Office Assistant II-A | 1,035 |

#### SAN FRANCISCO REGIONAL OFFICE

| *Name* | *Position* | *Compensation per month* |
|---|---|---|
| Sharon A. Dunlavey | Deputy Superintendent of Banks, C.E.A. II | 3,481 |

| | |
|---|---|
| John R. Fagundes, Supervising Bank Examiner | 3,319 |
| Thomas Fong, Supervising Bank Examiner | 3,319 |
| Paul D. Bowers, Bank Examiner IV | 3,019 |
| James E. Brodie, Bank Examiner IV | 2,879 |
| Arlene F. Byers-Rutherford, Bank Examiner IV | 3,019 |
| John J. Peters, Bank Examiner IV | 3,019 |
| Bradford S. Rawlinson, Bank Examiner IV | 3,019 |
| Harland R. Ross, Bank Examiner IV | 3,019 |
| Homer R. Vann, Bank Examiner IV | 2,748 |
| Brian H. Yuen, Bank Examiner IV | 2,621 |
| Alicia V. Adoc, Bank Examiner III | 2,386 |
| Linda Y. Eng, Bank Examiner III | 2,073 |
| Franklin S. Hom, Bank Examiner III | 2,073 |
| Frank W. Horst, Bank Examiner III | 2,501 |
| Khai LeCong, Bank Examiner III | 2,073 |
| James J. O'Neill, Bank Examiner III | 2,278 |
| Terry L. Walline, Bank Examiner III | 2,073 |
| George P. Williams, Bank Examiner III | 2,073 |
| Jane C. Killpack, Bank Examiner II | 1,724 |
| Ann S. Landry, Bank Examiner II | 1,804 |
| Keith A. Lamble, Bank Examiner II | 1,724 |
| Bertwin Louis, Bank Examiner II | 1,724 |
| James R. Montgomery, Bank Examiner II | 1,804 |
| Owen M. Raven, Bank Examiner II | 1,804 |
| Steven G. Savino, Bank Examiner II | 2,073 |
| Joan Tomlinson, Bank Examiner II | 1,724 |
| Carl O. Williams, Bank Examiner II | 1,804 |
| Timothy Wong, Bank Examiner II | 2,073 |
| Lynn A. Rutledge, Bank Examiner I | 1,445 |
| Frank Iwamoto, Library Technical Assistant I | 1,235 |
| Debra L. Acevedo, Word Processing Technician | 1,189 |
| Elaine C. Moore, Office Assistant II-A | 1,035 |
| Diana M. Pacini, Office Assistant II-A | 1,145 |
| Carmelita Reyes, Office Assistant II-A | 1,035 |

## SACRAMENTO REGIONAL OFFICE

| | |
|---|---|
| Gene C. Kirkish, Deputy Superintendent of Banks, C.E.A. I | 3,319 |
| Jerry C. Bertsch, Supervising Bank Examiner | 3,167 |
| Vincent R. Moran, Bank Examiner IV | 3,019 |
| Donald G. Williams, Bank Examiner IV | 2,621 |
| James A. Young, Bank Examiner IV | 3,019 |
| Dennis E. Kelley, Bank Examiner III | 2,278 |
| George G. Neil, Bank Examiner III | 2,501 |
| Lorraine C. Sapunar, Bank Examiner III | 2,278 |
| Peter A. Van Hoecke, Bank Examiner III | 2,501 |
| Ronald Webb, Bank Examiner III | 2,073 |
| Derek M. Williams, Bank Examiner III | 2,073 |
| David M. Bouterie, Bank Examiner II | 1,724 |
| Rolina Brown, Bank Examiner II | 1,889 |

| | |
|---|---|
| Donald H. Lake, Bank Examiner II | 1,724 |
| Wallace F. Stewart, Bank Examiner II | 1,724 |
| Raymond Y. Tsang, Bank Examiner II | 2,073 |
| Rosemarie Grenke, Office Technician | 1,344 |
| Mary J. Jones, Office Assistant II-B | 1,104 |
| Elizabeth J. Weiss, Office Assistant II-B | 1,145 |

## LOS ANGELES REGIONAL OFFICE

| | |
|---|---|
| Robert B. Cameron, Deputy Superintendent of Banks, C.E.A. II | 3,481 |
| William R. Adams, Supervising Bank Examiner | 3,319 |
| Francis H. Kallmeyer, Supervising Bank Examiner | 3,319 |
| David L. Scott, Supervising Bank Examiner | 3,019 |
| Cristobal G. Caragan, Bank Examiner IV | 2,621 |
| Arnold W. Erickson, Bank Examiner IV | 3,019 |
| Donald L. Grigsby, Bank Examiner IV | 3,019 |
| Michael L. Kientz, Bank Examiner IV | 2,501 |
| Nancy D. Marshall, Bank Examiner IV | 2,879 |
| Rudolph D. Martinez, Bank Examiner IV | 2,501 |
| Clair V. Olson, Bank Examiner IV | 3,019 |
| John J. O'Neill, Bank Examiner IV | 3,019 |
| George F. Otton, Bank Examiner IV | 3,019 |
| Joseph R. Phelon, Bank Examiner IV | 2,879 |
| Willis Sheldon, Bank Examiner IV | 3,019 |
| Richard B. Skala, Bank Examiner IV | 3,019 |
| Bill F. Tom, Bank Examiner IV | 2,748 |
| Bill Tsubota, Bank Examiner IV | 3,019 |
| Masanori P. Yamaguchi, Bank Examiner IV | 3,019 |
| Robert B. Abraham, Bank Examiner III | 2,501 |
| Mouna Faragallah, Bank Examiner III | 2,386 |
| Lyndia Fong, Bank Examiner III | 2,278 |
| Sandra F. Geluz, Bank Examiner III | 2,073 |
| Renee S. Kaplan, Bank Examiner III | 2,073 |
| Donald L. King, Bank Examiner III | 2,386 |
| Victor L. Kuan, Bank Examiner III | 2,278 |
| Florence P. Mirjahangir, Bank Examiner III | 2,501 |
| Moises E. Nolasco, Bank Examiner III | 2,278 |
| James L. Young, Bank Examiner III | 2,501 |
| George Aguilar, Bank Examiner II | 1,724 |
| Paul A. Bialecki, Bank Examiner II | 1,724 |
| Margaret E. Boddie, Bank Examiner II | 1,724 |
| Adolfo Cabrera, Bank Examiner II | 1,724 |
| Tak S. Chow, Bank Examiner II | 1,889 |
| Gail A. Croil, Bank Examiner II | 1,804 |
| Bonnie E. Drexler, Bank Examiner II | 1,724 |
| Benedict I. Farias, Bank Examiner II | 1,804 |
| Stuart M. Feldstein, Bank Examiner II | 1,724 |
| Lawlor G. Fong, Bank Examiner II | 1,724 |
| Greg J. Hickel, Bank Examiner II | 1,724 |

| | |
|---|---|
| Betty Holmes, Bank Examiner II | 1,804 |
| Gerundio R. Reblando, Bank Examiner II | 2,073 |
| Donald K. Shimizu, Bank Examiner II | 1,804 |
| Charlotte C. Uyeda, Bank Examiner II | 1,724 |
| Regina L. Williams, Bank Examiner II | 1,724 |
| Debra Witherspoon, Bank Examiner II | 1,804 |
| Susan L. Friedman, Bank Examiner I | 1,445 |
| Margaret Hodgson, Bank Examiner I | 1,445 |
| Robert Norvell, Bank Examiner I | 1,445 |
| David B. Spainhour, Bank Examiner I | 1,445 |
| Freda K. Sato, Staff Services Analyst | 1,889 |
| Jackie A. Gerwig, Office Technician | 1,344 |
| Barbara A. Montgomery, Word Processing Technician | 1,189 |
| Leona D. Sancho, Word Processing Technician | 1,235 |
| Leticia Argumedo, Office Assistant II-A | 1,068 |
| Diana Conde, Office Assistant II-A | 1,068 |
| Shirley C. Bryan, Office Assistant II (General) | 1,068 |

## SAN DIEGO REGIONAL OFFICE

| | |
|---|---|
| Ronald W. Coleman, Deputy Superintendent of Banks, C.E.A. I | 3,167 |
| Craig A. Carlson, Bank Examiner IV | 2,621 |
| John R. Hearold, Bank Examiner IV | 3,019 |
| William F. Betts, Bank Examiner III | 2,501 |
| William L. Doolittle, Bank Examiner III | 2,073 |
| Rosalyn S. Tomaszewski, Bank Examiner I | 1,445 |
| Rita D. Kovara, Office Assistant II-A | 1,035 |

# APPENDIX III

## STATEMENT OF THE STATE BANKING FUND

### Revenue and Expenditures for Fiscal Year 1983

| | | |
|---|---|---|
| Accumulated surplus, July 1, 1982 | | $3,130,184.89 |
| Surplus adjustment, Tort liability claim 1342 | | (40,000.00) |
| Total surplus adjusted | | $3,090,184.89 |
| Revenue: | | |
| Assessment of banks | $4,844,450.00 | |
| Assessment, traveler's checks | 67,418.18 | |
| License fees (banks and branches) | 58,325.00 | |
| Proposed bank and branch applications | 495,404.97 | |
| Extraordinary services | 5,300.00 | |
| Interest from invested funds | 267,783.86 | |
| Income from sale of documents | 15,020.00 | |
| Total revenue | | 5,753,702.01 |
| Total resources | | $8,843,886.90 |
| Less Expenditures: | | |
| Salaries | $3,769,171.01 | |
| Staff benefits | 931,647.06 | |
| Operating expenses and equipment | 1,504,960.98 | |
| Reimbursements | (145,002.41) | |
| Due from other funds (LADS) | (55,000.00) | |
| Total expenditures | | 6,005,776.64 |
| Accumulated surplus, June 30, 1983 | | $2,838,110.26 |
| Prior year income adjustment, 1981-1982 | $19,552.20 | |
| Prior year appropriation adjustment, 1981-1982 | 11,378.08 | |
| Prior year appropriation adjustment, 1980-1981 | (2,220.66) | |
| Refunds to reverted appropriations | 15,901.37 | |
| Total adjustment | | 44,610.99 |
| Accumulated Surplus, adjusted | | $2,882,721.25 |

# APPENDIX IV

## List of Authorized Bank Holidays

The following is a list of bank holidays (optional bank holidays are asterisked) in California under existing statutes. If January 1st, July 4th, September 9th or December 25th falls on a Sunday, the following Monday is a bank holiday. If January 15th, February 12th or November 11th falls on a Sunday, the following Monday is an optional bank holiday. If July 4th, September 9th or December 25th falls on a Saturday, the preceding Friday is a bank holiday. If November 11th falls upon a Saturday, the preceding Friday is an optional bank holiday.

*General*

January 1 (New Year's Day)
* January 15 (Martin Luther King's Birthday)
* February 12 (Lincoln Day)
Good Friday (12:00 noon until 3:00 p.m.)
* Good Friday (commencing at 3:00 p.m.)
* July 4 (Independence Day)
September 9 (Admission Day)
* November 11 (Veterans Day)
Thanksgiving Day
December 25 (Christmas Day)
* Days appointed by the Governor or by the President of the United States
Every Sunday

*Mondays*

* Third in February (Washington's Birthday)
Last in May (Memorial Day)
First in September (Labor Day)
* Second in October (Columbus Day)

In addition, Section 3123 of the Uniform Commercial Code relating to time for payment of negotiable instruments makes the closing of a bank because of civil disturbance a bank holiday within the meaning of the Bank Extraordinary Situation Closing Act (Financial Code, Sections 3600 et seq.)

# APPENDIX V

## TABLES

## ABSTRACTS OF THE CONSOLIDATED REPORTS OF CONDITION OF STATE BANKS AND OTHER LICENSEES AT THE CLOSE OF BUSINESS JUNE 30, 1983

(In millions of dollars)

### Comparative Statement—Banks

| | Domestic and Foreign | | | | |
|---|---|---|---|---|---|
| | Call Date ($) | Base Date ($) | Change ($) | Percent Change | Domestic Only |
| **HIGHLIGHTS:** | | | | | |
| Number of Banks | 261.0 | 255.0 | 6.0 | 2.4 | 261.0 |
| Total Assets | 67,955.2 | 63,283.5 | 4,671.7 | 7.4 | 64,270.2 |
| Total Securities | 8,574.3 | 8,206.1 | 368.3 | 4.5 | 8,441.6 |
| Total Loans | 41,059.2 | 39,609.4 | 1,449.9 | 3.7 | 39,119.6 |
| Total Deposits | 54,967.6 | 50,218.7 | 4,749.0 | 9.5 | 51,337.9 |
| Total Equity Capital | 4,046.0 | 3,720.1 | 325.9 | 8.8 | 4,047.3 |
| **ASSETS** | | | | | |
| Cash and due from banks | 8,451.2 | 7,074.6 | 1,376.6 | 19.5 | 7,182.9 |
| U.S. Treasury securities | 2,939.1 | 2,098.8 | 840.3 | 40.0 | 2,939.1 |
| Obligations of U.S. Gov't agencies, etc. | 2,158.6 | 2,073.2 | 85.4 | 4.1 | 2,158.6 |
| Obligations of States and political subdivisions | 2,970.2 | 3,643.6 | −673.3 | −18.5 | 2,970.2 |
| Other bonds, notes, and debentures | 207.0 | 163.4 | 43.5 | 26.6 | 86.4 |
| Corporate stock | 62.7 | 35.2 | 27.5 | 78.1 | 61.6 |
| Trading account securities | 236.7 | 191.9 | 44.8 | 23.4 | 225.7 |
| Federal funds sold, etc. | 3,618.0 | 2,412.2 | 1,205.8 | 50.0 | 3,238.6 |
| Loans (excluding unearned income) | 41,059.2 | 39,609.4 | 1,449.9 | 3.7 | 39,119.6 |
| LESS: Reserve for possible loan losses | 480.9 | 443.6 | 37.3 | 8.4 | 478.7 |
| Loans (net) | 40,578.3 | 39,155.8 | 1,412.5 | 3.6 | 38,640.9 |
| Direct lease financing | 1,637.1 | 1,770.2 | −133.1 | −7.5 | 1,637.1 |
| Bank premises, furniture and fixtures | 1,526.7 | 1,402.4 | 124.3 | 8.9 | 1,521.7 |
| Other real estate owned | 515.3 | 171.9 | 343.4 | 199.7 | 515.3 |
| Investments in unconsolidated subsidiaries | 6.0 | 2.8 | 3.1 | 109.1 | 49.7 |
| Customers' liability on acceptances outstanding | 1,667.8 | 1,482.9 | 184.9 | 12.5 | 1,265.6 |
| Other assets | 1,381.6 | 1,594.7 | −213.1 | −13.4 | 1,777.8 |
| Total Assets | 67,955.2 | 63,283.5 | 4,671.7 | 7.4 | 64,270.2 |
| **LIABILITIES** | | | | | |
| Demand deposits (IPC) | 13,200.3 | 11,808.8 | 1,391.5 | 11.8 | 13,200.3 |
| Time and savings deposits (IPC) | 33,570.7 | 30,187.2 | 3,383.5 | 11.2 | 33,570.7 |
| Deposits of U.S. Government | 143.6 | 248.9 | −105.3 | −42.3 | 143.6 |
| Deposits of States and municipalities | 1,971.4 | 2,237.5 | −266.1 | −11.9 | 1,971.4 |
| Deposits of foreign governments | 120.0 | 104.1 | 16.0 | 15.3 | 120.0 |
| Deposits of commercial banks | 1,482.3 | 1,166.7 | 315.6 | 27.0 | 1,482.3 |
| Certified and officers checks | 849.6 | 747.4 | 102.2 | 13.7 | 849.6 |
| Total Domestic Deposits | 51,337.9 | 46,500.6 | 4,837.3 | 10.4 | 51,337.9 |
| Demand deposits | 15,428.5 | 13,635.9 | 1,792.6 | 13.1 | 15,428.5 |
| Time and savings deposits | 35,909.5 | 32,864.7 | 3,044.8 | 9.3 | 35,909.5 |
| Deposits in Foreign Offices | 3,629.7 | 3,718.1 | −88.4 | −2.4 | |
| Total Domestic and Foreign Deposits | 54,967.6 | 50,218.7 | 4,749.0 | 9.5 | 51,337.9 |
| Federal funds purchased, etc. | 3,004.5 | 3,537.1 | −532.6 | −15.1 | 3,004.5 |
| Other liabilities for borrowed money | 2,432.3 | 2,316.9 | 115.5 | 5.0 | 1,943.7 |
| Mortgage indebtedness | 186.2 | 194.2 | −7.9 | −4.1 | 186.2 |
| Acceptances executed and outstanding | 1,668.1 | 1,489.3 | 178.8 | 12.0 | 1,265.9 |
| Other liabilities | 1,312.7 | 1,429.6 | −116.9 | −8.2 | 2,169.8 |
| Total Liabilities | 63,571.5 | 59,185.6 | 4,385.8 | 7.4 | 59,908.1 |
| Subordinated notes and debentures | 337.8 | 377.8 | −40.0 | −10.6 | 314.8 |
| **EQUITY CAPITAL** | | | | | |
| Preferred stock | | | | | |
| Common stock | 1,394.7 | 1,191.2 | 203.5 | 17.1 | 1,394.7 |
| Surplus | 1,291.4 | 1,217.5 | 73.8 | 6.1 | 1,291.4 |
| Undivided profits | 1,298.4 | 1,248.2 | 50.3 | 4.0 | 1,299.8 |
| Reserve for contingencies, etc. | 61.4 | 63.2 | −1.7 | −2.8 | 61.4 |
| Total Capital Accounts | 4,046.0 | 3,720.1 | 325.9 | 8.8 | 4,047.3 |
| Total Liabilities and Capital Accounts | 67,955.2 | 63,283.5 | 4,671.7 | 7.4 | 64,270.2 |

## FOREIGN BANKING CORPORATIONS, INTERNATIONAL BANKING CORPORATION, AND NONDEPOSIT TRUST COMPANIES

(In thousands of dollars)

| | Foreign banking corporations[a] | One international banking corporation[b] | 16 nondeposit trust companies[c] |
|---|---|---|---|
| **ASSETS** | | | |
| Cash and due from banks | $3,170,325 | $575 | $4,363 |
| U.S. Treasury securities | 90,493 | - | 12,996 |
| Obligations of other U.S. Government agencies | 15,925 | - | 6,111 |
| Obligations of States and political subdivisions | 579 | - | 3,528 |
| Other securities (including corporate stock) | 269,302 | - | 360 |
| Loans (net) | 25,134,578 | - | 821 |
| Bank premises, furniture and fixtures, etc. | 38,464 | - | 3,139 |
| Real estate owned other than bank premises | 23,716 | - | - |
| Customer's liability to this bank (trust company) under acceptances outstanding | 2,224,959 | - | - |
| Due from head office, agencies (branches), and wholly owned subsidiaries | 10,394,810 | - | - |
| Other assets[d] | 779,346 | 120 | 31,802 |
| Total assets | $42,142,497 | $695 | $63,120 |
| **LIABILITIES** | | | |
| Total deposits | $4,659,954 | - | - |
| Borrowed money | 32,290,296 | - | 1,245 |
| Acceptances executed by or for account of this agency (branch) | 2,362,078 | - | - |
| Margin and cash collateral accounts | 22,947 | - | - |
| Due to own head office, agencies (branches), and wholly owned subsidiaries | 2,317,052 | - | - |
| Other liabilities[e] | 490,170 | 426 | 9,615 |
| Total liabilities | $42,142,497 | $426 | $10,860 |
| Subordinated notes and debentures | - | - | 469 |
| **CAPITAL ACCOUNTS** | | | |
| Total contributed capital | - | $200 | $32,287 |
| Retained earnings and other capital reserves | - | 69 | 19,504 |
| Total capital accounts | - | 269 | 51,791 |
| Total liabilities and capital accounts | $42,142,497 | $695 | $63,120 |

## FIDUCIARY STATEMENT
## (In thousands of dollars)
## Report date: 6/30/83

| | State Banks | National Banks[f] | Trust Companies | Total |
|---|---|---|---|---|
| NUMBER OF TRUST DEPARTMENTS | 37 | 12 | 16 | 65 |
| **ASSETS** | | | | |
| Investments: | | | | |
| (a) Bonds | 3,675,127 | 13,961,216 | 1,447,622 | 19,083,965 |
| (b) Stocks | 4,259,015 | 20,301,856 | 2,175,042 | 26,735,913 |
| (c) Real Estate Loans | 696,765 | 1,426,516 | 212,023 | 2,335,304 |
| (d) Other Loans | 1,616,741 | 3,471,634 | 363,744 | 5,452,119 |
| (e) Real Estate | 628,206 | 1,737,829 | 214,291 | 2,580,326 |
| (f) Savings and Loan, Other Thrift Deposits | 366,905 | 185,803 | 355,335 | 908,043 |
| (g) Miscellaneous | 904,149 | 2,847,547 | 180,121 | 3,931,817 |
| Time Deposits: | | | | |
| (a) Own Bank | 552,311 | 889,960 | 20,666 | 1,462,937 |
| (b) Other Banks | 1,255,467 | 1,082,263 | 159,878 | 2,497,608 |
| Demand Deposits: | | | | |
| (a) Own Bank | 199,638 | 236,767 | 4,654 | 441,059 |
| (b) Other Banks | 18,514 | 515 | 30,752 | 49,781 |
| Local Agency Security Investments | 2,630,326 | 5,156,872 | - | 7,787,198 |
| Corporate Investments | 3,132,379 | 8,044,643 | 120,289 | 11,297,311 |
| Agency, Safekeeping, Custodian, and Escrow Investments | 9,116,505 | 62,945,602 | 56,251,983 | 128,314,090 |
| Advances or Overdrafts | 55,233 | 401,323 | 430 | 456,986 |
| Total Assets | 29,133,325 | 122,690,346 | 61,536,830 | 213,360,501 |
| **LIABILITIES** | | | | |
| Fiduciary Accounts: | | | | |
| (a) Court Trusts | 1,368,732 | 4,921,177 | 428,295 | 6,718,204 |
| (b) Personal Living Trusts | 2,481,336 | 5,491,600 | 704,211 | 8,677,147 |
| (c) Employee Benefit Trusts | 8,922,870 | 32,055,344 | 3,427,740 | 44,405,954 |
| (d) Collective Investment Funds | 1,234,279 | 14,734,067 | 1,443,394 | 17,411,740 |
| (e) Less units of Collective Investment Funds | -1,203,678 | -16,325,996 | -903,533 | -18,433,207 |
| Total Fiduciary Accounts | 12,803,539 | 40,876,192 | 5,100,107 | 58,779,838 |
| Local Agency Security Accounts | 2,580,345 | 5,157,011 | - | 7,737,356 |
| Corporate Accounts | 3,703,266 | 8,632,905 | 131,834 | 12,468,005 |
| Agency, Safekeeping, Custodian, and Escrow Accounts | 9,913,306 | 67,717,808 | 56,304,631 | 133,935,745 |
| Due to Commercial Department, Advances or Overdrafts | 106,825 | 306,430 | 258 | 413,513 |
| Total Liabilities | 29,107,325 | 122,690,346 | 61,536,830 | 213,334,501 |

NOTES
1. Individual figures in the above tables may not add to totals due to rounding.
2. A decrease is indicated either by a negative (–) sign or by enclosure in parentheses.
3. Differences between figures including domestic and foreign branches and subsidiaries and those including domestic branches only do not necessarily represent assets or liabilities (or reserves or capital accounts) of foreign offices taken alone because of accounting adjustments involved in the preparation of two statements.

[a] Figures are for 100 foreign banking corporations having 96 agency offices and 13 branch offices.

[b] Refers to one international banking corporation licensed pursuant to Chapter 19, Article 1, of the Banking Law (Division 1 of the Financial Code).

[c] Includes the trust department of one title insurance company.

[d] For trust companies, includes investments in subsidiaries not consolidated.

[e] For trust companies, includes mortgage indebtedness.

[f] Includes one federal savings and loan trust department.

## AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS AS OF JULY 1, 1983

| Name of Bank and Address | Principal Place of Business |
|---|---|
| AMSTERDAM-ROTTERDAM BANK N.V.<br>One Post Street, Suite 1925<br>San Francisco, CA 94104 | Amsterdam, The Netherlands |
| BAER AMERICAN BANKING CORPORATION<br>235 Montgomery Street, Suite 939<br>San Francisco, CA 94104<br>1800 South Sunrise Way<br>Palm Springs, CA 92262 | New York, New York |
| BANCO DI ROMA<br>2049 Century Park East<br>Los Angeles, CA 90067 | Rome, Italy |
| BANK JULIUS BAER & CO., LTD.<br>235 Montgomery Street, Suite 939<br>San Francisco, CA 94104<br>1800 South Sunrise Way<br>Palm Springs, CA 92262 | Zurich, Switzerland |
| BANK OF BRITISH COLUMBIA<br>300 Montgomery Street<br>San Francisco, CA 94104 | Vancouver, Canada |
| BANK OF CREDIT AND COMMERCE<br>INTERNATIONAL, S.A.<br>300 Montgomery Street<br>San Francisco, CA 94104 | Luxembourg, Luxembourg |
| BANK OF N.T. BUTTERFIELD & SON<br>1301 Dove Street, Suite 755<br>Newport Beach, CA 92660 | Hamilton, Bermuda |
| THE BANK OF NOVA SCOTIA<br>523 West Sixth Street, Suite 837<br>Los Angeles, CA 90014 | Toronto, Canada |
| BANK OF SCOTLAND<br>707 Wilshire Boulevard, Suite 440<br>Los Angeles, CA 90017 | Edinburgh, Scotland |
| THE BANK OF YOKOHAMA, LTD.<br>611 West Sixth Street, Suite 1800<br>Los Angeles, CA 90017 | Yokohama, Japan |
| BANK SADERAT IRAN<br>707 Wilshire Boulevard, Suite 5450<br>Los Angeles, CA 90017 | Tehran, Iran |
| BANKERS TRUST COMPANY<br>800 West Sixth Street<br>Los Angeles, CA 90017<br>110 East Ninth Street, Suite C-801<br>Los Angeles, CA 90079<br>600 Montgomery Street<br>San Francisco, CA 94111 | New York, New York |
| BANQUE AUXILIARE MICHEL INCHAUSPE<br>1415 18th Street, Suite 707<br>Bakersfield, CA 93301 | St. Jean Pied-de-Port, France |
| BANQUE PARIBAS<br>Four Embarcadero Center<br>San Francisco, CA 94111 | Paris, France |
| BERLINER HANDELS-UND FRANKFURTER BANK<br>600 Wilshire Boulevard, Suite 890<br>Los Angeles, CA 90017 | Frankfurt, Germany |
| CANADIAN COMMERCIAL BANK<br>201 California Street, Suite 1300<br>San Francisco, CA 94111 | Edmonton, Canada |

## AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS AS OF JULY 1, 1983—Continued

| Name of Bank and Address | Principal Place of Business |
|---|---|
| CANADIAN IMPERIAL BANK OF COMMERCE<br>700 South Flower Street, Suite 204<br>Los Angeles, CA 90017 | Toronto, Canada |
| CASS BANK & TRUST COMPANY<br>c/o Cass Transportation Services<br>1670 South Amphlett Avenue, #214<br>San Mateo, CA 94402 | St. Louis, Missouri |
| THE CHASE MANHATTAN BANK, N.A.<br>800 Wilshire Boulevard<br>Los Angeles, CA 90017<br>Three Embarcadero Center<br>San Francisco, CA 94111 | New York, New York |
| CHEMICAL BANK<br>333 South Grand Avenue<br>Los Angeles, CA 90071<br>600 Mongomery Street<br>San Francisco, CA 94111 | New York, New York |
| CITIBANK, N.A.<br>444 South Flower Street<br>Los Angeles, CA 90071-2999<br>44 Montgomery Street, 37th Floor<br>San Francisco, CA 94104 | New York, New York |
| CONTINENTAL ILLINOIS NATIONAL BANK AND TRUST COMPANY OF CHICAGO<br>444 South Flower Street, 28th Floor<br>Los Angeles, CA 90017<br>50 California Street<br>San Francisco, CA 94111 | Chicago, Illinois |
| COPENHAGEN HANDELSBANK A/S<br>(AKTS. KJØBENHAVNS HANDELSBANK)<br>333 South Grand Avenue, Suite 4070<br>Los Angeles, CA 90071-3199 | Copenhagen, Denmark |
| CREDIT SUISSE<br>50 California Street, Suite 2940<br>San Francisco, CA 94111 | Zurich, Switzerland |
| DEUTSCHE BANK, A.G.<br>444 South Flower Street<br>Los Angeles, CA 90017 | Frankfurt, Germany |
| DEVELOPMENT FINANCE CORPORATION OF NEW ZEALAND<br>333 Market Street, Suite 3350<br>San Francisco, CA 94105 | Wellington, New Zealand |
| EUROPEAN AMERICAN BANK AND TRUST COMPANY<br>515 South Flower Street<br>Los Angeles, CA 90071 | New York, New York |
| EUROPEAN AMERICAN BANKING CORPORATION<br>515 South Flower Street<br>Los Angeles, CA 90071 | New York, New York |
| THE EXPORT-IMPORT BANK OF KOREA<br>600 Wilshire Boulevard, Suite 840<br>Los Angeles, CA 90017 | Seoul, Korea |
| FIDUCIARY TRUST COMPANY OF NEW YORK<br>444 South Flower Street, 44th Floor<br>Los Angeles, CA 90017 | New York, New York |
| THE FIRST NATIONAL BANK OF BOSTON<br>One Wilshire Boulevard, Suite 801<br>Los Angeles, CA 90017 | Boston, Massachusetts |
| THE FIRST NATIONAL BANK OF CHICAGO<br>555 South Flower Street<br>Los Angeles, CA 90071<br>555 California Street, Suite 3800<br>San Francisco, CA 94104 | Chicago, Illinois |

## AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS AS OF JULY 1, 1983—Continued

| Name of Bank and Address | Principal Place of Business |
|---|---|
| FIRST SECURITY BANK OF UTAH, N.A.<br>c/o Securities-Intermountain, Inc.<br>2025 Gateway Place, Suite 318<br>San Jose, CA 95110 | Salt Lake City, Utah |
| THE FUJI BANK, LIMITED<br>601 California Street, Suite 400<br>San Francisco, CA 94104 | Tokyo, Japan |
| GOLDEN PACIFIC NATIONAL BANK<br>707 Wilshire Boulevard, Suite 3780<br>Los Angeles, CA 90017 | New York, New York |
| HARRIS TRUST & SAVINGS BANK<br>700 South Flower Street, Suite 1516<br>Los Angeles, CA 90017 | Chicago, Illinois |
| THE INDUSTRIAL BANK OF JAPAN LIMITED<br>555 California Street<br>San Francisco, CA 94104 | Tokyo, Japan |
| IRVING TRUST COMPANY<br>c/o Irving Business Center, Inc.<br>800 West Sixth Street<br>Los Angeles, CA 90017 | New York, New York |
| JACKSONVILLE NATIONAL BANK<br>4020 Moorpark Avenue<br>San Jose, CA 95117 | Jacksonville, Florida |
| KLEINWORT, BENSON LIMITED<br>1875 Century Park East, Suite 1145<br>Los Angeles, CA 90067 | London, England |
| KREDIETBANK, N.V.<br>333 South Grand Avenue<br>Los Angeles, CA 90017 | Brussels, Belgium |
| THE KYOWA BANK, LTD.<br>Crocker Center—West Tower<br>One Montgomery Street, Suite 1120<br>San Francisco, CA 94104 | Tokyo, Japan |
| LLOYDS BANK INTERNATIONAL, LIMITED<br>444 Market Street<br>San Francisco, CA 90017 | London, England |
| MANUFACTURERS HANOVER TRUST COMPANY<br>445 South Figueroa Street<br>Los Angeles, CA 90071 | New York, New York |
| MARINE MIDLAND BANK, N.A.<br>444 South Flower Street, Suite 1500/1510<br>Los Angeles, CA 90017 | New York, New York |
| MELLON BANK, N.A.<br>555 South Flower Street, Suite 4070<br>Los Angeles, CA 90071<br>595 Market Street<br>San Francisco, CA 94105 | Pittsburgh, Pennsylvania |
| THE MERCANTILE BANK OF CANADA<br>515 South Flower Street, Suite 383<br>Los Angeles, CA 90071 | Montreal, Canada |
| MORGAN GUARANTY TRUST COMPANY OF NEW YORK<br>444 South Flower Street<br>Los Angeles, CA 90017 | New York, New York |

## AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS AS OF JULY 1, 1983—Continued

| Name of Bank and Address | Principal Place of Business |
|---|---|
| NATIONAL BANK OF NORTH AMERICA<br>650 South Grand Avenue<br>Los Angeles, CA 90017<br>44 Montgomery Street<br>San Francisco, CA 94104 | New York, New York |
| NATIONAL WESTMINSTER BANK PLC<br>555 South Flower Street<br>Los Angeles, CA 90071<br>44 Montgomery Street<br>San Francisco, CA 94104 | London, England |
| NEDERLANDSCHE MIDDENSTANDSBANK, N.V.<br>333 South Grand Avenue, Suite 3000<br>Los Angeles, CA 90072 | Amsterdam, The Netherlands |
| PIERSON, HELDRING & PIERSON, N.V.<br>One Post Street, Suite 1925<br>Crocker Plaza<br>San Francisco, CA 94104 | Amsterdam, The Netherlands |
| PITTSBURGH NATIONAL BANK<br>444 South Flower Street<br>Los Angeles, CA 90071-2996 | Pittsburg, Pennsylvania |
| RANIER NATIONAL BANK<br>35 Bonifacio Plaza<br>Monterey, CA 93940<br>416 South Main Street<br>Salinas, CA 93901 | Seattle, Washington |
| THE ROYAL BANK OF CANADA<br>600 Wilshire Boulevard, Suite 600<br>Los Angeles, CA 90017 | Montreal, Canada |
| THE ROYAL BANK OF SCOTLAND PLC<br>800 West Sixth Street<br>Los Angeles, CA 90017<br>600 Montgomery Street<br>San Francisco, CA 94111 | Edinburgh, Scotland |
| THE ROYAL TRUST COMPANY<br>18115 Viceroy Drive<br>P.O. Box 28081<br>San Diego, CA 92128 | Montreal, Canada |
| THE SHIZUOKA BANK, LTD.<br>350 South Figueroa Street, Suite 350<br>Los Angeles, CA 90071 | Shizuoka, Japan |
| SOCIETE GENERALE<br>One Montgomery Street, 16th Floor<br>San Francisco, CA 94104 | Paris, France |
| STATE BANK OF NEW SOUTH WALES<br>2049 Century Park East, Suite 2250<br>Los Angeles, CA 90067 | Sydney, Australia |
| STATE STREET BANK & TRUST COMPANY<br>595 Market Street<br>San Francisco, CA 94105 | Boston, Massachusetts |
| SWISS BANK CORPORATION<br>800 West Sixth Street, Suite 1220<br>Los Angeles, CA 90017 | Basle, Switzerland |
| THE TORONTO-DOMINION BANK<br>9430 Wilshire Boulevard<br>P.O. Box 43 (90213)<br>Beverly Hills, CA 90212 | Toronto, Canada |
| UNION BANK OF SWITZERLAND<br>One Embarcadero Center, Suite 3805<br>San Francisco, CA 94111 | Zurich, Switzerland |

# EDGE ACT CORPORATIONS IN CALIFORNIA

## AS OF JUNE 30, 1983

***Beverly Hills***

Citibank International—Beverly Hills Branch
9100 Wilshire Boulevard, Beverly Hills, California 90212

***Los Angeles***

Bank of Boston International, Los Angeles
One Wilshire Building, Los Angeles, California 90017
Bankers Trust International, Los Angeles Branch
800 West Sixth Street, Los Angeles, California 90017
Chase Bank International—Los Angeles Branch
800 Wilshire Boulevard, Los Angeles, California 90017
Chemical Bank International—North America, Los Angeles Branch
555 South Flower Street, Los Angeles, California 90071
Citibank International—Los Angeles Branch
515 South Flower Street, Los Angeles, California 90071
Continental Bank International, Los Angeles Branch
444 South Flower Street, 27th Floor, Los Angeles, California 90071
European-American Bank International, Los Angeles Branch
Atlantic Richfield Plaza
515 South Flower Street, Los Angeles, California 90071
First Chicago International, Los Angeles Branch
555 South Flower Street, Los Angeles, California 90071
First Interstate International of California
707 Wilshire Boulevard, Los Angeles, California 90017
First Interstate Overseas Investment, Inc.
707 Wilshire Boulevard, Los Angeles, California 90017
Irving Trust International Bank, Los Angeles Branch
800 West Sixth Street, Los Angeles, California 90017
Manufacturers Hanover International Banking Corporation, L.A. Branch
445 South Figueroa Street, Los Angeles, California 90071
Marine Midland International Bank—Los Angeles Branch
900 Wilshire Boulevard, Suite 1130, Los Angeles, California 90017
Morgan Guaranty International Bank—Los Angeles Branch
Union Bank Building, 445 South Figueroa Street, Suite 3790,
Los Angeles, California 90071
Philadelphia International Bank, Los Angeles Branch
444 South Flower Street, Suite 1300, Los Angeles, California 90071

Pittsburgh International Bank, Los Angeles Branch
444 South Flower Street, 24th Floor, Los Angeles, California 90071
Ranier International Bank
555 South Flower Street, Los Angeles, California 90071
Republic International Bank of New York (California)
1605 West Olympic Boulevard, Los Angeles, California 90015
Security Pacific International Bank
333 South Hope Street, Los Angeles, California 90071
Security Pacific Overseas Corportion
333 South Hope Street, Los Angeles, California 90071

*San Diego*

Citibank International—San Diego Branch
225 Broadway, Suite 1752, San Diego, California 92101

*San Francisco*

Bank of California International
400 California Street, San Francisco, California 94145
Bankamerica International
315 Montgomery Street, San Francisco, California 94104
Bankamerica International Financial Corporation
315 Montgomery Street, 4th Floor Div. 3251, San Francisco, California 94104
Chase Bank International—San Francisco Branch
Three Embarcadero Center, San Francisco, California 94111
Chemical Bank International—North America-San Francisco Branch
600 Montgomery Street, San Francisco, California 94111
Citibank International—San Francisco Branch
44 Montgomery Street, San Francisco, California 94104
Continental Bank International, San Francisco Branch
50 California Street, 12th Floor, San Francisco, California 94111
Crocker International Investment Corporation
One Sansome Street, San Francisco, California 94138
First Chicago International, San Francisco Branch
555 California Street, Suite 380, San Francisco, California 94104
Fuji Bank International, Inc.
601 California Street, Suite 400, San Francisco, California 94108
Manufacturers Hanover International Banking Corporation—San Francisco Branch
333 Market Street, Suite 1620, San Francisco, California 94105

Morgan Guaranty International Bank, San Francisco Branch
400 Montgomery Street, San Francisco, California 94104
Wells Fargo Bank International
464 California Street, San Francisco, California 94104
Wells Fargo International Affiliates Corporation
464 California Street, San Francisco, California 94104
Source: Federal Reserve Bank of San Francisco

## AUTHORIZED ISSUERS OF PAYMENT INSTRUMENTS AS OF JUNE 30, 1983

| Name of Company | Head Office |
|---|---|
| American Express Company | New York City |
| Associates Financial Express, Inc. | Dallas |
| The Circle K Corporation | Phoenix |
| National Money Orders, Inc. | Houston |
| Republic Money Orders, Inc. | Dallas |
| Travelers Express Company | Minneapolis |

## AUTHORIZED ISSUERS OF TRAVELERS CHECKS AS OF JUNE 30, 1983

| Name of Bank | Head Office |
|---|---|
| American Express Company | New York City |
| BankAmerica Corporation | San Francisco |
| The Chase Manhattan Corporation | New York City |
| Citicorp Services, Inc. | New York City |
| Republic Money Orders, Inc. | Dallas |
| Societe Francaise du Cheque de Voyage | Paris, France |
| Standard Chartered Bank, Ltd. | San Francisco |
| Thomas Cook, Inc. | New York City |

## AUTHORIZED TRANSMITTERS OF MONEY ABROAD AS OF JUNE 30, 1983

| Name of Company | Head Office |
|---|---|
| American Express Company | New York City |
| Amparo's Foreign Exchange, Inc. | San Francisco |
| Associated Foreign Exchange, Inc. | San Francisco |
| Deak-Perera California, Inc. | San Francisco |
| Esteva & Company, Inc. | San Francisco |
| Golden Asian Express Company, Inc. | Monterey Park |
| Grace Foreign Exchange Corporation | San Francisco |
| Maniflo Money Exchange | Spring Valley |
| Pan Asian Currency Exchange Corporation | San Jose |
| Pekao Trading Corporation | New York City |
| Rocer Company, Inc. | San Francisco |
| Thomas Cook, Inc. | New York City |

## LICENSED CALIFORNIA BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS AS OF JUNE 30, 1983

| Name of Business and Industrial Development Corporation | Head Office Location |
|---|---|
| First California Business and Industrial Development Corporation | 3901 MacArthur Boulevard, Suite 101, Newport Beach, CA 92660 |
| First Capital California Business and Industrial Development Corporation | 2185 Union Street, San Francisco, CA 94123 |
| Government Funding California Business and Industrial Development Corporation | 9200 Sunset Boulevard, Suite 702, Los Angeles, CA 90069 |
| Provident California Business and Industrial Development Corporation | 160 Sansome Street, Fifth Floor, San Francisco, CA 94104 |
| State Assistance Fund for Energy, California Business and Industrial Development Corporation | 2021 N Street, Suite C, Sacramento, CA 95814 |
| Statewide California Business and Industrial Development Corporation | 4600 Campus Drive, Suite 1, Newport Beach, CA 92660 |

## QUALIFIED LICENSED MORTGAGE GUARANTY INSURERS (SECTION 1227(b)) *

| Name of company | Address of principal office |
|---|---|
| AMI Mortgage Insurance Company | 1530 Meridian Avenue, San Jose, CA 95125 |
| American Mortgage Insurance Company | 5401 Six Forks Road, Raleigh, NC 27609 |
| Commercial Loan Insurance Corporation | MGIC Plaza, 250 E. Kilbourn Ave., Milwaukee, WI 53201 |
| Commercial Mortgage Insurance, Inc. | 150 East Gilman Street, Madison, WI 53703 |
| Commonwealth Mortgage Assurance Company | 8 Penn Center, Philadelphia, PA 19103 |
| Foremost Guaranty Corporation | 5800 Foremost Drive, S.E., Grand Rapids, MI 49501 |
| General Electric Mortgage Insurance Corporation | 11353 Reed Hartman Highway, Cincinnati, OH 45241 |
| Investors Mortgage Insurance Company | 200 East Randolph, Chicago, IL 60601 |
| Liberty Mortgage Insurance Corporation | 150 East Gilman Street, Madison, WI 53703 |
| Mortgage Guaranty Insurance Corporation | MGIC Plaza, 250 E. Kilbourn Ave., Milwaukee, WI 53201 |
| PMI Mortgage Insurance Co. | 3003 North Central Avenue, Phoenix, AZ 85012 |
| PAMICO Mortgage Insurance Company | 1750 Walton Road, Blue Bell, PA 19422 |
| Republic Mortgage Insurance Company | 7820 Silas Creek Parkway Ext., Winston-Salem, NC 27106 |
| Ticor Mortgage Insurance Company | 6300 Wilshire Boulevard, Los Angeles, CA 90048 |
| United Guaranty Commercial Insurance Company of North Carolina | 1327 Beaman Place, Greensboro, NC 27408 |
| United Guaranty Residential Insurance Company of Iowa | 2700 Middle Road, Bettendorf, IA 52722 |
| Verex Assurance, Inc. | 150 East Gilman Street, Madison, WI 53703 |

* Section 1227(b) of the *California Financial Code* provides that a State bank may make a loan secured by real property in an amount in excess of 90% of the sound market value of the property if, among other things, the excess portion of the loan is guaranteed or insured by a qualified private insurer as determined by the Superintendent of Banks. Above insurers have been licensed by the Insurance Commissioner to transact the business of mortgage guaranty insurance in the State of California.

# APPENDIX VI

## STATEMENTS OF CONDITION

## ALPHABETICAL INDEX OF STATE BANKS, NATIONAL BANKS, FOREIGN BANKING CORPORATIONS, FEDERAL BRANCHES, AND TRUST COMPANIES

## STATE BANKS

| Name of Bank | Location | Page |
|---|---|---|
| Alliance Bank | Culver City | A-1 |
| America California Bank | San Francisco | A-3 |
| American Asian Bank | San Francisco | A-5 |
| American Bank and Trust Company | Walnut Creek | A-7 |
| American Commercial Bank | San Buenaventura | A-9 |
| American International Bank | Los Angeles | A-11 |
| American Pacific State Bank | Sun Valley | A-13 |
| American State Bank | Newport Beach | A-15 |
| American Valley Bank | El Cajon | A-17 |
| Antelope Valley Bank | Lancaster | A-19 |
| Bank of A. Levy | Oxnard | A-21 |
| Bank of Agriculture and Commerce | Stockton | A-23 |
| Bank of Alex Brown | Sacramento | A-25 |
| The Bank of Beverly Hills | Beverly Hills | A 27 |
| Bank of Canton of California | San Francisco | A-29 |
| Bank of Commerce | San Diego | A-31 |
| Bank of Contra Costa | Walnut Creek | A-33 |
| Bank of Coronado | Coronado | A-35 |
| Bank of Fresno | Fresno | A-37 |
| Bank of Hemet | Hemet | A-39 |
| The Bank of Hollywood | Hollywood | A-41 |
| Bank of Industry | City of Industry | A-43 |
| Bank of Irvine | Irvine | A-45 |
| Bank of Livermore | Livermore | A-47 |
| Bank of Loleta | Eureka | A-49 |
| Bank of Los Angeles | West Hollywood | A-51 |
| Bank of Mammoth | Mammoth Lakes | A-53 |
| Bank of Marina del Rey | Marina del Rey | A-55 |
| The Bank of Montecito | Montecito | A-57 |
| Bank of Montreal (California) | San Francisco | A-59 |
| Bank of Newport | Newport Beach | A-61 |
| The Bank of Northern California | San Jose | A-63 |
| Bank of Oakland | Oakland | A-64 |
| The Bank of Orange County | Fountain Valley | A-66 |
| Bank of Palm Springs | Palm Springs | A-68 |
| Bank of Paradise | Paradise | A-70 |
| The Bank of Rancho Bernardo | San Diego | A-72 |
| Bank of Redlands | Redlands | A-74 |
| Bank of Rio Vista | Rio Vista | A-76 |
| Bank of San Clemente | San Clemente | A-78 |
| The Bank of San Diego | San Diego | A-80 |
| The Bank of San Francisco | San Francisco | A-82 |
| Bank of San Pedro | San Pedro | A-84 |
| Bank of Santa Clara | Santa Clara | A-86 |
| Bank of Santa Maria | Santa Maria | A-88 |
| Bank of Stockton | Stockton | A-90 |
| Bank of the Ocean | Oceanside | A-92 |
| Bank of the Orient | San Francisco | A-94 |
| Bank of the Sierra | Porterville | A-96 |
| Bank of the West | San Francisco | A-98 |

## STATE BANKS—Continued

| Name of Bank | Location | Page |
|---|---|---|
| Bank of Trade of San Francisco | San Francisco | A-100 |
| Bank of Walnut Creek | Walnut Creek | A-102 |
| Bank of Westminster | Westminster | A-104 |
| Bank of Willits | Willits | A-106 |
| Bank of Woodland | Woodland | A-108 |
| Bank of Yorba Linda | Yorba Linda | A-109 |
| Bank of Yucca Valley | Yucca Valley | A-111 |
| Barclays Bank of California | San Francisco | A-113 |
| Bay Area Bank | Redwood City | A-115 |
| Bay Bank of Commerce | San Leandro | A-117 |
| Borel Bank & Trust Company | San Mateo | A-119 |
| Borrego Springs Bank | Borrego Springs | A-121 |
| Brentwood Bank | Los Angeles | A-123 |
| California Canadian Bank | San Francisco | A-125 |
| California Citizens Bank | Burbank | A-127 |
| California Commerce Bank | Los Angeles | A-129 |
| California First Bank | San Francisco | A-131 |
| California Heritage Bank | San Diego | A-134 |
| California Korea Bank | Los Angeles | A-136 |
| California Overseas Bank | Los Angeles | A-138 |
| California Republic Bank | Bakersfield | A-140 |
| California Security Bank | San Jose | A-142 |
| California Valley Bank | Fresno | A-144 |
| Camarillo Community Bank | Camarillo | A-146 |
| Capital Bank | Downey | A-148 |
| Capitol Bank of Commerce | Sacramento | A-150 |
| Cathay Bank | Los Angeles | A-152 |
| Centennial Bank | Hayward | A-154 |
| Center State Bank | Modesto | A-156 |
| Central Bank | San Francisco | A-158 |
| Central Bank of Glendale | Glendale | A-160 |
| Central Sierra Bank | San Andreas | A-162 |
| Century Bank | Los Angeles | A-164 |
| Cerritos Valley Bank | Norwalk | A-166 |
| Charter Pacific Bank | Agoura | A-168 |
| Chino Valley Bank | Chino | A-170 |
| Citizens Bank of Costa Mesa | Costa Mesa | A-172 |
| Citizens Bank of Roseville | Roseville | A-174 |
| Citizens Commercial Trust and Savings Bank of Pasadena | Pasadena | A-176 |
| Citizens State Bank of Santa Paula | Santa Paula | A-178 |
| Citizens Western Bank | San Diego | A-180 |
| Citrus State Bank | Covina | A-182 |
| City Commerce Bank | Santa Barbara | A-184 |
| Clovis Community Bank | Clovis | A-186 |
| Coast Bank | Long Beach | A-188 |
| Coast Commercial Bank | Santa Cruz | A-190 |
| Commerce Bank | Newport Beach | A-192 |
| Commercial Bank of San Francisco | San Francisco | A-194 |
| Commonwealth Bank | Torrance | A-196 |
| Community Bank | Huntington Park | A-198 |
| Community Bank of Santa Ynez Valley | Solvang | A-200 |
| Community First Bank | Bakersfield | A-202 |
| County Bank of Merced | Merced | A-204 |
| County Bank of Santa Cruz | Santa Cruz | A-206 |
| Crocker Trust Company of California | San Francisco | A-208 |
| Dai-Ichi Kangyo Bank of California | Los Angeles | A-210 |
| DeAnza Bank | Sunnyvale | A-212 |
| Delta Pacific Bank | Pittsburg | A-214 |

## STATE BANKS—Continued

| Name of Bank | Location | Page |
|---|---|---|
| Desert Community Bank | Victorville | A-216 |
| Diablo Bank | Danville | A-218 |
| El Camino Bank | Anaheim | A-220 |
| Eldorado Bank | Tustin | A-222 |
| Exchange Bank | Santa Rosa | A-224 |
| Far Western Bank | Tustin | A-226 |
| Farmers & Merchants Bank of Central California | Lodi | A-228 |
| Farmers & Merchants Bank of Long Beach | Long Beach | A-230 |
| Farmers & Merchants Bank of Salinas | Salinas | A-232 |
| Farmers State Bank | Farmersville | A-233 |
| Feather River State Bank | Yuba City | A-235 |
| First American Bank | Rosemead | A-237 |
| First Arroyo Bank | South Pasadena | A-238 |
| First Bank of San Luis Obispo | San Luis Obispo | A-240 |
| First Beverly Bank | Beverly Hills | A-242 |
| 1st Business Bank | Los Angeles | A-244 |
| First Commercial Bank | Sacramento | A-246 |
| First Credit Bank | Blythe | A-248 |
| First Enterprise Bank | Oakland | A-249 |
| First Interstate Bank of California | Los Angeles | A-251 |
| First Los Angeles Bank | Los Angeles | A-255 |
| First Moutain Bank | Big Bear Lake | A-257 |
| First Northern Bank of Dixon | Dixon | A-259 |
| First Pacific Bank | Beverly Hills | A-261 |
| First Security Bank of Elk Grove | Elk Grove | A-263 |
| First State Bank of Southern California | Lynwood | A-265 |
| First State Bank of the Oaks | Thousand Oaks | A-267 |
| First Trust Bank | Ontario | A-269 |
| First Valley Bank | Lompoc | A-272 |
| First Women's Bank of California | Los Angeles | A-274 |
| Foothill Bank | Mountain View | A-276 |
| Foothill Independent Bank | Glendora | A-278 |
| Fremont Bank | Fremont | A-280 |
| Fresno Bank of Commerce | Fresno | A-282 |
| Garden Grove Community Bank | Garden Grove | A-284 |
| Garfield Bank | Montebello | A-286 |
| Gateway Western Bank | Banning | A-288 |
| General Bank | Los Angeles | A-290 |
| Gilmore Commercial and Savings Bank | Los Angeles | A-292 |
| Golden Gate Bank | San Francisco | A-294 |
| Golden Oak Bank | Oakhurst | A-296 |
| Golden Pacific Bank | Ontario | A-298 |
| Golden State Sanwa Bank | San Francisco | A-300 |
| Golden Valley Bank | Turlock | A-302 |
| Great American Bank | Los Angeles | A-304 |
| Great Valley Bank | Ceres | A-306 |
| Grossmont Bank | La Mesa | A-308 |
| Growers and Merchants State Bank | Selma | A-310 |
| Hanmi Bank | Los Angeles | A-312 |
| Harbor Bank | Long Beach | A-314 |
| Heritage Bank | Anaheim | A-316 |
| Heritage Oaks Bank | Paso robles | A-318 |
| The Hibernia Bank | San Francisco | A-319 |
| Home Bank | Signal Hill | A-321 |
| Huntington Bank | Arcadia | A-323 |

## STATE BANKS—Continued

| Name of Bank | Location | Page |
|---|---|---|
| Imperial Bank | Inglewood | A-325 |
| Independence Bank | Encino | A-327 |
| International Bank of California | Los Angeles | A-329 |
| International Central Bank and Trust Corporation | El Toro | A-331 |
| Kerman State Bank | Kerman | A-333 |
| Kings River State Bank | Reedley | A-334 |
| The Kyowa Bank of California | Los Angeles | A-336 |
| La Jolla Bank and Trust Company | La Jolla | A-338 |
| Landmark Bank | La Habra | A-340 |
| Liberty Bank | South San Francisco | A-342 |
| Lloyds Bank California | Los Angeles | A-344 |
| Madera Valley Bank | Madera | A-348 |
| Maritime Bank of California | Wilmington | A-350 |
| The Mechanics Bank of Richmond | Richmond | A-352 |
| Mercantile Bank | Sacramento | A-354 |
| Mid-State Bank | Arroyo Grande | A-356 |
| Mid Valley Bank | Corning | A-358 |
| Mission Bank | Riverside | A-360 |
| The Mitsubishi Bank of California | Los Angeles | A-362 |
| Mitsui Manufacturers Bank | Los Angeles | A-364 |
| Modesto Banking Company | Modesto | A-366 |
| Monarch Bank | Laguna Niguel | A-368 |
| Monterey County Bank | Monterey | A-370 |
| Napa Valley Bank | Napa | A-372 |
| North County Bank | Escondido | A-374 |
| North Valley Bank | Redding | A-376 |
| Oceanic Bank | San Francisco | A-378 |
| Ojai Valley State Bank | Ojai | A-380 |
| Orange City Bank | Orange | A-382 |
| Overland Bank | Temecula | A-384 |
| Pacific Heritage Bank | Torrance | A-386 |
| Pacific Union Bank & Trust Co. | Menlo Park | A-388 |
| Pacific Valley Bank | San Jose | A-390 |
| Pan American Bank | Los Angeles | A-392 |
| Peninsula Bank of Commerce | San Bruno | A-394 |
| Peninsula Bank of San Diego | San Diego | A-396 |
| People's Bank | Chula Vista | A-398 |
| Philippine Bank of California | San Francisco | A-400 |
| Plaza Bank of Commerce | San Jose | A-402 |
| Plumas Bank | Quincy | A-404 |
| Point West Bank | Sacramento | A-406 |
| Premier Bank | Northridge | A-408 |
| Rancho Bank | San Dimas | A-410 |
| Redding Bank of Commerce | Redding | A-412 |
| Redwood Bank | San Francisco | A-414 |
| Republic Bank | Gardena | A-416 |
| River City Bank | Sacramento | A-418 |

## STATE BANKS—Continued

| Name of Bank | Location | Page |
|---|---|---|
| San Diego Trust & Savings Bank | San Diego | A-420 |
| San Gabriel Valley Bank | El Monte | A-422 |
| San Joaquin Bank | Bakersfield | A-424 |
| Santa Barbara Bank & Trust | Santa Barbara | A-426 |
| Santa Monica Bank | Santa Monica | A-428 |
| Savings Bank of Mendocino County | Ukiah | A-430 |
| Scott Valley Bank | Yreka | A-432 |
| Security Trust Company | Los Angeles | A-434 |
| Sequoia Community Bank | Sanger | A-436 |
| Sierra Security Bank | Susanville | A-438 |
| Simi Valley Bank | Simi Valley | A-440 |
| South Bay Bank | Torrance | A-442 |
| South Coast Bank | Costa Mesa | A-444 |
| Southern California Bank | Downey | A-446 |
| Southwest Bank | Vista | A-448 |
| State Bank of India (California) | Los Angeles | A-450 |
| Sterling Bank | Los Angeles | A-452 |
| Suisun Valley Bank | Fairfield | A-454 |
| The Sumitomo Bank of California | San Francisco | A-456 |
| Summit Bank | Oakland | A-458 |
| Sunrise Bank | Citrus Heights | A-460 |
| Sunwest Bank | Tustin | A-462 |
| Timberline Community Bank | Yreka | A-464 |
| Tokai Bank of California | Los Angeles | A-466 |
| Toronto Dominion Bank of California | San Francisco | A-468 |
| Torrey Pines Bank | Solana Beach | A-470 |
| Town and Country Bank | Seal Beach | A-472 |
| Trans-World Bank | Sherman Oaks | A-474 |
| Tri-Counties Bank | Chico | A-476 |
| Truckee River Bank | Truckee | A-478 |
| Union Bank | Los Angeles | A-480 |
| Union Safe Deposit Bank | Stockton | A-482 |
| United American Bank | Westminster | A-484 |
| United Pacific Bank | Los Angeles | A-485 |
| Valencia Bank | Placentia | A-487 |
| Valley Bank | Sunnymead | A-489 |
| Valley Commercial Bank | Stockton | A-491 |
| Valley Independent Bank | El Centro | A-493 |
| Valley State Bank | Van Nuys | A-495 |
| Visalia Community Bank | Visalia | A-497 |
| Warner Center Bank | Woodland Hills | A-499 |
| West Coast Bank | Encino | A-501 |
| West Olympia Bank | Los Angeles | A-503 |
| West Valley Bank | Woodland Hills | A-505 |
| Western Bank | Los Angeles | A-507 |
| Western Community Bank of Corona/Norco | Corona | A-509 |
| Western State Bank | Duarte | A-511 |
| Westlands Bank | Santa Ana | A-513 |
| Westside Banks | Tracy | A-515 |
| Wilshire State Bank | Los Angeles | A-517 |
| Yosemite Bank | Mariposa | A-519 |

## ALPHABETICAL INDEX OF STATE BANKS, NATIONAL BANKS, FOREIGN BANKING CORPORATIONS, FEDERAL BRANCHES, AND TRUST COMPANIES

### NATIONAL BANKS

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| American National Bank | Bakersfield | A-523 |
| Associates National Bank | Concord | A-525 |
| Auburn Bank of Commerce, N.A. | Auburn | A-527 |
| Avco National Bank | Anaheim | A-528 |
| | | |
| Balboa National Bank | National City | A-530 |
| Bank of America National Trust and Savings Association | San Francisco | A-531 |
| The Bank of California National Association | San Francisco | A-535 |
| Bank of Southern California | San Diego | A-538 |
| Bank of Whittier, N.A. | Whittier | A-539 |
| Bay Cities National Bank | Redondo Beach | A-541 |
| | | |
| California Business Bank, N.A. | San Jose | A-543 |
| California City Bank, N.A. | Orange | A-545 |
| California National Bank | San Francisco | A-546 |
| California Pacific National Bank | Los Angeles | A-548 |
| Cal-West National Bank | Sunnymead | A-550 |
| Capistrano National Bank | San Juan Capistrano | A-552 |
| Center National Bank | Woodlands Hills | A-554 |
| Charter National Bank | Encino | A-556 |
| Citizens National Bank | Hanford | A-558 |
| City National Bank | Beverly Hills | A-560 |
| Columbia National Bank | Santa Monica | A-562 |
| Commerce National Bank | City of Commerce | A-563 |
| Community First National Bank | Pleasanton | A-564 |
| Conejo Valley National Bank | Thousand Oaks | A-566 |
| Continental National Bank | Fresno | A-567 |
| Corporate National Bank | Santa Ana | A-569 |
| Crocker National Bank | San Francisco | A-571 |
| | | |
| Dana Niguel Bank, N.A. | Dana Point | A-575 |
| DeAnza National Bank | Riverside | A-577 |
| Delta National Bank | Manteca | A-579 |
| | | |
| El Capitan National Bank | Sonora | A-581 |
| Empire Bank, N.A. | Rancho Cucamonga | A-583 |
| Escondido National Bank | Escondido | A-584 |
| | | |
| Far East National Bank | Los Angeles | A-586 |
| Fidelity National Trust Company | Glendale | A-588 |
| First American Bank and Trust Company, N.A. | Laguna Beach | A-590 |
| First Charter Bank, N.A. | Los Angeles | A-592 |
| First Interstate Bancard Company, N.A. | Canoga Park | A-593 |
| First National Bank | San Diego | A-595 |
| First National Bank in Coachella | Coachella | A-597 |
| First National Bank of Beverly Hills | Beverly Hills | A-599 |
| First National Bank of Daly City | Daly City | A-601 |
| The First National Bank of Mendocino County | Ukiah | A-603 |
| First National Bank of North County | Oceanside | A-603 |
| The First National Bank of Willows | Willows | A-605 |
| First Professional Bank of Los Angeles, N.A. | Santa Monica | A-607 |
| Founders National Bank | Brea | A-609 |
| Frontier Bank, N.A. | Buena Park | A-611 |
| Frontier National Bank | Vista | A-612 |

## NATIONAL BANKS—Continued

| Name of Bank | Location | Page |
|---|---|---|
| Grand National Bank | Santa Ana | A-613 |
| Hidden Valley National Bank | Escondido | A-614 |
| High Desert National Bank | Hesperia | A-615 |
| Huntington National Bank | Huntington Beach | A-617 |
| Inland National Bank | Walnut | A-619 |
| The Laguna Bank, National Association | Laguna Beach | A-621 |
| Lamorinda National Bank | Lafayette | A-623 |
| Liberty National Bank | Huntington Beach | A-624 |
| Lincoln National Bank | Sherman Oaks | A-626 |
| Los Angeles National Bank | Los Angeles | A-628 |
| Marine National Bank | Santa Ana | A-630 |
| Mariners Bank, N.A. | San Clemente | A-632 |
| Mechanics National Bank | Paramount | A-634 |
| Mercantile National Bank | Los Angeles | A-636 |
| The Merchants National Bank of Sacramento | Sacramento | A-638 |
| Meridian National Bank | Pleasant Hill | A-640 |
| Metrobank, N.A. | Los Angeles | A-642 |
| Mid-Cities National Bank | Bellflower | A-644 |
| Mid City Bank, N.A. | Los Angeles | A-645 |
| Mineral King National Bank | Visalia | A-646 |
| Mission National Bank | San Francisco | A-648 |
| Mission Valley Bank, N.A. | San Clemente | A-650 |
| Mission Viejo National Bank | Mission Viejo | A-651 |
| Napa National Bank | Napa | A-653 |
| National Bank of California | Los Angeles | A-655 |
| The National Bank of Carmel | Carmel | A-657 |
| National Bank of Catalina | Avalon | A-659 |
| National Bank of La Jolla | La Jolla | A-661 |
| National Bank of Long Beach | Long Beach | A-663 |
| National Bank of Southern California | Santa Ana | A-665 |
| Nevada County National Bank | Grass Valley | A-666 |
| North State National Bank | Chico | A-668 |
| Olympic National Bank | Los Angeles | A-670 |
| Omni Bank, N.A. | Monterey Park | A-671 |
| Orange National Bank | Orange | A-673 |
| Pacific National Bank | Newport Beach | A-675 |
| Pacific Valley National Bank | Modesto | A-677 |
| Pacific Western National Bank | Pico Rivera | A-679 |
| Pajaro Valley Bank, N.A. | Watsonville | A-681 |
| Palm Desert National Bank | Palm Desert | A-682 |
| Palos Verdes National Bank | Rolling Hills Estates | A-684 |
| Pasadena First National Bank | Pasadena | A-686 |
| Pioneer National Bank | Fullerton | A-687 |
| Rancho Santa Fe National Bank | Rancho Santa Fe | A-689 |
| Rancho Vista National Bank | Vista | A-691 |
| Regency Bank, N.A. | Fresno | A-693 |
| Riverside National Bank | Riverside | A-694 |
| Sacramento Valley Bank, National Association | Sacramento | A-696 |
| San Diego National Bank | San Diego | A-698 |
| San Dieguito National Bank | Encinitas | A-700 |
| San Jose National Bank | San Jose | A-702 |
| Santa Clarita National Bank | Valencia | A-704 |

## NATIONAL BANKS—Continued

| Name of Bank | Location | Page |
|---|---|---|
| Santa Fe National Bank | Norwalk | A-706 |
| Saratoga National Bank | Saratoga | A-708 |
| Security Pacific National Bank | Los Angeles | A-710 |
| Sierra National Bank | Tehachapi | A-714 |
| Southland National Bank of Arcadia | Arcadia | A-716 |
| Taft National Bank | Taft | A-718 |
| The Torrance National Bank | Torrance | A-719 |
| Trans American National Bank | Monterey Park | A-721 |
| Tri-Valley National Bank | Dublin | A-723 |
| United Mercantile Bank & Trust Company, National Association | Pasadena | A-724 |
| United National Bank | Monterey Park | A-726 |
| University National Bank & Trust Company | Palo Alto | A-727 |
| Valle de Oro Bank, N.A. | Spring Valley | A-730 |
| Valley National Bank | Salinas | A-731 |
| Valley National Bank, Glendale | Glendale | A-733 |
| Ventura County National Bank | Oxnard | A-735 |
| The Village Bank, N.A. | Westlake Village | A-737 |
| Vineyard National Bank | Rancho Cucamonga | A-739 |
| Wells Fargo Bank, National Association | San Francisco | A-741 |
| WestAmerica Bank, N.A. | San Rafael | A-745 |
| Western Family Bank, N.A. | Carlsbad | A-747 |
| The Wilshire Bank, N.A. | Los Angeles | A-748 |

# ALPHABETICAL INDEX OF STATE BANKS, NATIONAL BANKS, FOREIGN BANKING CORPORATIONS, FEDERAL BRANCHES, AND TRUST COMPANIES

## FOREIGN BANKING CORPORATIONS

| Name of Bank | Location | Page |
|---|---|---|
| *Branch Offices:* | | |
| Banco Popular de Puerto Rico | Los Angeles | A-750 |
| Bank Hapoalim, B.M. | Los Angeles | A-752 |
| Bank Leumi le-Israel, B.M. | Beverly Hills | A-754 |
| Bank of Guam | San Francisco | A-756 |
| Banque Indosuez | Los Angeles | A-757 |
| Credit Suisse | Los Angeles | A-759 |
| Philippine National Bank | Los Angeles | A-761 |
| The Saitama Bank, Ltd. | Los Angeles | A-763 |
| Societe Generale | Los Angeles | A-765 |
| Swiss Bank Corporation | San Francisco | A-767 |
| United Mizrahi Bank, Ltd. | Los Angeles | A-769 |
| *Agency Offices:* | | |
| Algemene Bank Nederland, N.V. | Los Angeles | A-771 |
| Australia and New Zealand Banking Group Limited | Los Angeles | A-773 |
| Banca Commerciale Italiana | Los Angeles | A-775 |
| Banca Nazionale del Lavoro | Los Angeles | A-777 |
| Banca Serfin, S.A. | Los Angeles | A-779 |
| Banco Central, S.A. | San Francisco | A-781 |
| Banco de la Nacion Argentina | San Francisco | A-783 |
| Banco de la Provincia de Buenos Aires | Los Angeles | A-785 |
| Banco de Vizcaya S.A. | San Francisco | A-787 |
| Banco di Roma | San Francisco | A-789 |
| Banco do Brasil, S.A. | San Francisco | A-791 |
| Banco do Estado de Sao Paulo | San Francisco | A-793 |
| Banco Exterior de Espana, S.A. | Los Angeles | A-795 |
| Banco Nacional de Mexico, S.A. | Los Angeles | A-797 |
| Banco Real, S.A. | Los Angeles | A-799 |
| Bancomer, S.A. | Los Angeles | A-801 |
| Bangkok Bank Limited | Los Angeles | A-803 |
| Bangkok Metropolitan Bank, Limited | San Francisco | A-805 |
| Bank Bumiputra Malaysia Berhad | Los Angeles | A-807 |
| Bank Melli Iran | San Francisco | A-809 |
| Bank of British Columbia | San Francisco | A-811 |
| Bank of Credit and Commerce International, S.A. | Los Angeles | A-813 |
| Bank of India | San Francisco | A-814 |
| Bank of Montreal | San Francisco | A-816 |
| Bank of New Zealand | Los Angeles | A-818 |
| The Bank of Nova Scotia | San Francisco | A-820 |
| Bank of Seoul & Trust Company | Los Angeles | A-822 |
| The Bank of Tokyo, Ltd. | San Francisco | A-824 |
| Banque Francaise du Commerce Exterieur | San Francisco | A-826 |
| Banque Nationale de Paris | San Francisco | A-828 |
| Banque Paribas | Los Angeles | A-830 |
| Barclays Bank International, Ltd. | San Francisco | A-832 |
| Bayerische Vereinsbank A.G. (Union Bank of Bavaria) | Los Angeles | A-834 |

## FOREIGN BANKING CORPORATIONS—Continued

| Name of Bank | Location | Page |
|---|---|---|
| Canadian Commercial Bank | Los Angeles | A-836 |
| Canadian Imperial Bank of Commerce | San Francisco | A-838 |
| The Chartered Bank | San Francisco | A-840 |
| Chekiang First Bank, Limited | San Francisco | A-842 |
| The Cho-Heung Bank, Ltd. | San Francisco | A-844 |
| The Commercial Bank of Korea, Ltd. | Los Angeles | A-846 |
| Commonwealth Trading Bank of Australia | Los Angeles | A-848 |
| Credit Lyonnais | Los Angeles | A-850 |
| Credito Italiano | Los Angeles | A-852 |
| The Dai-Ichi Kangyo Bank, Ltd. | Los Angeles | A-854 |
| The Daiwa Bank, Ltd. | Los Angeles | A-856 |
| Development Bank of Singapore, Ltd. | Los Angeles | A-858 |
| DG Bank Deutsche Genossenschaftsbank | Los Angeles | A-860 |
| Dresdner Bank, A.G. | Los Angeles | A-862 |
| The Fuji Bank, Limited | Los Angeles | A-864 |
| The Hanil Bank, Ltd. | Los Angeles | A-866 |
| The Hokkaido Takushoku Bank, Ltd. | Los Angeles | A-868 |
| Hong Kong Metropolitan Bank Limited | San Francisco | A-870 |
| The Hongkong and Shanghai Banking Corporation | San Francisco | A-872 |
| The Industrial Bank of Japan, Ltd. | Los Angeles | A-874 |
| International Bank of Singapore, Limited | Los Angeles | A-876 |
| Israel Discount Bank, Limited | Beverly Hills | A-878 |
| Korea Exchange Bank | Los Angeles | A-880 |
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| The Kyowa Bank, Ltd. | Los Angeles | A-884 |
| Liu Chong Hing Bank Limited | San Francisco | A-886 |
| The Long-Term Credit Bank of Japan, Ltd. | Los Angeles | A-888 |
| Metropolitan Bank and Trust Company | San Francisco | A-890 |
| The Mitsubishi Bank, Ltd. | Los Angeles | A-892 |
| The Mitsubishi Trust and Banking Corporation | Los Angeles | A-894 |
| The Mitsui Bank, Ltd. | Los Angeles | A-896 |
| The Mitsui Trust & Banking Company, Ltd. | Los Angeles | A-898 |
| Multibanco Comermex, S.A. | Los Angeles | A-899 |
| The National Commercial Banking Corporation of Australia Limited | Los Angeles | A-901 |
| National Westminster Bank plc | San Francisco | A-903 |
| The Nippon Credit Bank, Ltd. | Los Angeles | A-905 |
| Overseas Union Bank Limited | Los Angeles | A-907 |
| Philippine Commercial and Industrial Bank | Los Angeles | A-909 |
| The Royal Bank of Canada | San Francisco | A-911 |
| The Royal Bank of Scotland PLC | San Francisco | A-913 |
| The Sanwa Bank, Ltd. | San Francisco | A-915 |
| Scandinavian Bank Limited | Los Angeles | A-917 |
| Shanghai Commercial Bank, Ltd. | San Francisco | A-919 |
| State Bank of India | Los Angeles | A-921 |
| The Sumitomo Bank, Ltd. | San Francisco | A-923 |
| The Sumitomo Trust & Banking Company, Limited | Los Angeles | A-925 |

## FOREIGN BANKING CORPORATIONS—Continued

| Name of Bank | Location | Page |
|---|---|---|
| The Taiyo Kobe Bank, Ltd. | Los Angeles | A-927 |
| Thai Farmers Bank Limited | Los Angeles | A-929 |
| The Tokai Bank, Ltd. | Los Angeles | A-931 |
| The Toronto-Dominion Bank | San Francisco | A-933 |
| The Toyo Trust and Banking Company, Limited | Los Angeles | A-935 |
| Union Bank of Switzerland | Los Angeles | A-937 |
| United Overseas Bank Limited | Los Angeles | A-939 |
| Westpac Banking Corporation | San Francisco | A-941 |
| The Yasuda Trust and Banking Company, Limited | Los Angeles | A-943 |

## ALPHABETICAL INDEX OF STATE BANKS, NATIONAL BANKS, FOREIGN BANKING CORPORATIONS, FEDERAL BRANCHES, AND TRUST COMPANIES

### FEDERAL BRANCHES

| Name of Bank | Location | Page |
|---|---|---|
| Dah Sing Bank, Limited | San Francisco | A-945 |
| Istituto Bancario San Paolo di Torino | Los Angeles | A-946 |
| The Ka Wah Bank, Limited | Los Angeles | A-947 |
| Nanyang Commercial Bank, Limited | San Francisco | A-948 |
| Overseas Trust Bank, Limited | San Francisco | A-949 |
| Siam Commercial Bank, Limited | Los Angeles | A-950 |

## ALPHABETICAL INDEX OF STATE BANKS, NATIONAL BANKS, FOREIGN BANKING CORPORATIONS, FEDERAL BRANCHES, AND TRUST COMPANIES

## TRUST COMPANIES

| Name of Trust Company | Location | Page |
|---|---|---|
| Ahmanson Trust Company | Los Angeles | A-951 |
| Capital Guardian Trust Company | Los Angeles | A-954 |
| Deseret Trust Company of California | Newport Beach | A-956 |
| Farmers and Merchants Trust Company of Long Beach | Long Beach | A-959 |
| Fiduciary Trust Company of California | Los Angeles | A-961 |
| First American Trust Company | Santa Ana | A-963 |
| First Independent Trust Company | Sacramento | A-965 |
| Home Fed Trust | San Diego | A-967 |
| Imperial Trust Company | Los Angeles | A-969 |
| Independent Bankers Trust Company | San Rafael | A-971 |
| Pacific Securities Depository Trust Company | San Francisco | A-973 |
| Pacific Trust Company | San Jose | A-975 |
| Security Title Insurance Company ** | Panorama City | A-977 |
| Trust Company of the West | Los Angeles | A-979 |
| Trust Services of America, Inc. | Los Angeles | A-981 |
| Western Financial Trust Company | San Francisco | A-983 |

** Denotes trust department of title insurance company.

## TRUST DEPARTMENT OF SAVINGS & LOAN ASSOCIATION

| Name of Savings & Loan | Location | Page |
|---|---|---|
| California Federal Savings and Loan Association | Los Angeles | A-985 |

## Alliance Bank

Incorporated July 11, 1979

6217 Slauson Ave., Culver City 90230 Tel: (213) 390-6662

Principal Officers: Jerry A. Grundhofer, Chairman of the Board; Richard Austin, Executive Vice President; Alvin R. Beatty, Senior Vice President & Cashier; Lyn S. Caron, Roberta F. Chu, Samuel G. Gorsline, Alan B. Jenkins, Marta Linares, Vice Presidents; Michael L. Abrams, Secretary.

Directors: Michael L. Abrams, Richard Austin, Willie D. Davis, Anita De Thomas, Robert Goldberg, Jons Goldrich, Leonard Greenstone, Stuart Klabin, George Levine, Ernest V. Roberts, Arnold Seidel, Alan Setlin, Jerold S. Sherman, David Wilstein.

### STATEMENT OF CONDITION, as of June 30 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,597 |
| U. S. Treasury securities | | 185 |
| Obligations of U.S. Gov't agencies, etc. | | 2,600 |
| Obligations of States and political subdivisions | | 1,376 |
| Federal funds sold, etc. | | 1,900 |
| Loans (excluding unearned income) | 30,220 | |
| LESS: Reserve for possible loan losses | 283 | |
| Loans (net) | | 29,937 |
| Bank premises, furniture and fixtures | | 601 |
| Other real estate owned | | 246 |
| Other assets | | 464 |
| Total Assets | | 42,906 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 16,217 |
| Time and savings deposits (IPC) | | 18,040 |
| Deposits of U.S. Government | | 80 |
| Deposits of States and municipalities | | 1,200 |
| Deposits of commercial banks | | 100 |
| Certified and officers checks | | 695 |
| Total Domestic Deposits | 37,060 | |
| Demand deposits | 17,076 | |
| Time and savings deposits | 19,984 | |
| Total Domestic and Foreign Deposits | | 37,060 |
| Federal funds purchased, etc. | | 1,500 |
| Mortgage indebtedness | | 225 |
| Other liabilities | | 420 |
| Total Liabilities | | 39,205 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,134 |
| Undivided profits | 567 |
| Total Equity Capital | 3,701 |
| Total Liabilities and Equity Capital | 42,906 |

Extension of banking office: Culver City.

## Alliance Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,860 |
| Interest on balances with banks | 71 |
| Income on Federal funds sold | 289 |
| Interest and dividends on investments | 466 |
| Other operating income | 166 |
| Total operating income | 4,852 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,080 |
| Interest on deposits | 1,902 |
| Interest on Federal funds purchased and other borrowings | 74 |
| Occupancy and furniture and equipment expense | 250 |
| Provision for loan losses | 320 |
| Other operating expense | 790 |
| Total operating expense | 4,416 |
| NET OPERATING INCOME | 436 |
| Applicable income taxes | 149 |
| Income before extraordinary items | 287 |
| Net securities gains (losses) | -1 |
| Extraordinary charges (credits) | |
| NET INCOME | 286 |
| Other increases (decreases) in capital | 105 |
| NET CHANGE IN CAPITAL | 391 |

## America California Bank

Incorporated March 10, 1972

250 Sutter Street, San Francisco 94108 Tel: (415) 986-5678

Principal Officers: S.Y. Wang, Chairman of the Board; Emilia Roxas, Vice Chairman of the Board; Jack D. Johansen, President and Chief Executive Officer; Cecil Chen, Executive Vice President; Steve Ting, Vice President; Carla J. Dorow, Vice President and Cashier.

Directors: Tsyun Tang Chen, Marion Chu, Ralph Ho, Jack D. Johansen, Elizabeth Kalaw, Jane Richardson, Emilia Roxas, S.Y. Wang.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,727 |
| U. S. Treasury securities | | 1,95 |
| Obligations of U.S. Gov't agencies, etc. | | 1,958 |
| Other bonds, notes, and debentures | | 498 |
| Federal funds sold, etc. | | 6,455 |
| Loans (excluding unearned income) | 15,008 | |
| LESS: Reserve for possible loan losses | 91 | |
| Loans (net) | | 14,917 |
| Bank premises, furniture and fixtures | | 1,239 |
| Other real estate owned | | 651 |
| Other assets | | 474 |
| Total Assets | | 30,914 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,187 |
| Time and savings deposits (IPC) | | 21,334 |
| Deposits of U.S. Government | | 5 |
| Certified and officers checks | | 269 |
| Total Domestic Deposits | 25,795 | |
| Demand deposits | 4,461 | |
| Time and savings deposits | 21,334 | |
| Total Domestic and Foreign Deposits | | 25,795 |
| Federal funds purchased, etc. | | 159 |
| Other liabilities | | 178 |
| Total Liabilities | | 26,132 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 4,931 |
| Undivided profits | -149 |
| Total Equity Capital | 4,782 |
| Total Liabilities and Equity Capital | 30,914 |

Branch Office: Palo Alto.

## America California Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,157 |
| Income on Federal funds sold | 467 |
| Interest and dividends on investments | 388 |
| Other operating income | 27 |
| Total operating income | 3,039 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 733 |
| Interest on deposits | 1,064 |
| Interest on Federal funds purchased and other borrowings | 237 |
| Occupancy and furniture and equipment expense | 496 |
| Provision for loan losses | 65 |
| Other operating expense | 424 |
| Total operating expense | 3,019 |
| NET OPERATING INCOME | 20 |
| Applicable income taxes | 4 |
| Income before extraordinary items | 16 |
| Extraordinary charges (credits) | 3 |
| NET INCOME | 19 |
| Other increases (decreases) in capital | -6 |
| NET CHANGE IN CAPITAL | 13 |

## American Asian Bank

Incorporated April 24, 1974

**500 Montgomery St., San Francisco 94111** **Tel: (415) 788-4700**

Principal Officers: C.C. Tung, Chairman of the Board; Robb Evans, President; Victor I. Granholm, Executive Vice President; Stanley Shaw, Senior Vice President & Cashier; Herbert Benecke, Kenton Johnson, Judy C.M. Chiu Li, Y.H. Wan, Senior Vice Presidents.

Directors: Victor Andrews, Robin Y.H. Chan, Robb Evans, Victor I. Granholm, Henry Kearns, Albert Shao, Chieh Sun, C.C. Tung, Sherman Wang, Chia-Chen Yin.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,568 |
| U. S. Treasury secrities | | 4,230 |
| Obligations of U.S. Gov't agencies, etc. | | 5,227 |
| Federal funds sold, etc. | | 900 |
| Loans (excluding unearned income) | 38,468 | |
| LESS: Reserve for possible loan losses | 458 | |
| Loans (net) | | 38,010 |
| Bank premises, furniture and fixtures | | 956 |
| Other real estate owned | | 712 |
| Customers' liability on acceptances outstanding | | 3,503 |
| Other assets | | 7,278 |
| Total Assets | | 67,384 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 11,192 |
| Time and savings deposits (IPC) | | 35,395 |
| Deposits of U.S. Government | | 34 |
| Deposits of States and municipalities | | 1,000 |
| Deposits of commercial banks | | 4,513 |
| Certified and officers checks | | 1,974 |
| Total Domestic Deposits | 54,108 | |
| Demand deposits | 13,856 | |
| Time and savings deposits | 40,252 | |
| Total Domestic and Foreign Deposits | | 54,108 |
| Federal funds purchased, etc. | | 2,951 |
| Mortgage indebtedness | | 284 |
| Acceptances executed and outstanding | | 3,503 |
| Other liabilities | | 793 |
| Total Liabilities | | 61,639 |
| Subordinated notes and debentures | | 882 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,882 |
| Surplus | 610 |
| Undivided profits | 371 |
| Total Equity Capital | 4,863 |
| Total Liabilities and Equity Capital | 67,384 |

Branch offices (3): Beverly Hills, San Francisco, Torrance.

## American Asian Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 4,939 |
| Interest on balances with banks | 944 |
| Income on Federal funds sold | 162 |
| Interest and dividends on investments | 572 |
| Other operating income | 554 |
| Total operating income | 7,171 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,587 |
| Interest on deposits | 3,595 |
| Interest on Federal funds purchased and other borrowings | 204 |
| Occupancy and furniture and equipment expense | 393 |
| Provision for loan losses | 516 |
| Other operating expense | 873 |
| Total operating expense | 7,168 |
| NET OPERATING INCOME | 3 |
| Applicable income taxes | -80 |
| Income before extraordinary items | 83 |
| Net securities gains (losses) | 16 |
| Extraordinary charges (credits) | |
| NET INCOME | 99 |
| Other increases (decreases) in capital | 882 |
| Cash dividends paid | 150 |
| NET CHANGE IN CAPITAL | 831 |

## American Bank and Trust Company

Incorporated August 6, 1973

**1940 Tice Valley Blvd., Walnut Creek 94595** **Tel: (415) 938-1000**

Principal Officers: Henry T. Yamate, Chairman of the Board; James C. Wall, President and Chief Executive Officer; Albert L Ziegler, Senior Vice President & Cashier; Larry Russell, Senior Vice President.

Directors: Mario L. Belotti, Glenn George, Charles R. Hoge, Richard Nystrom, John H. Russell, C.W. Swensen, Yoshihiro Uchida, James Wall, Robert C. Wilcox, Henry T. Yamate, Thomas M. Yuki.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,310 |
| U. S. Treasury securities | | 7,982 |
| Obligations of U.S. Gov't agencies, etc. | | 6,116 |
| Obligations of States and political subdivisions | | 199 |
| Loans (excluding unearned income) | 37,312 | |
| LESS: Reserve for possible loan losses | 127 | |
| Loans (net) | | 37,185 |
| Bank premises, furniture and fixtures | | 1,490 |
| Other real estate owned | | 406 |
| Other assets | | 1,754 |
| Total Assets | | 61,442 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 12,217 |
| Time and savings deposits (IPC) | | 42,713 |
| Deposits of U.S. Government | | 1 |
| Certified and officers checks | | 788 |
| Total Domestic Deposits | 55,719 | |
| Demand deposits | 13,006 | |
| Time and savings deposits | 42,713 | |
| Total Domestic and Foreign Deposits | | 55,719 |
| Other liabilities | | 1,221 |
| Total Liabilities | | 56,940 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,309 |
| Surplus | 2,243 |
| Undivided profits | 950 |
| Total Equity Capital | 4,502 |
| Total Liabilities and Equity Capital | 61,442 |

Branch offices (5): Fremont, Los Gatos, San Jose (2), Walnut Creek.

## American Bank and Trust Company —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 4,708 |
| Income on Federal funds sold | 110 |
| Interest and dividends on investments | 526 |
| Trust department income | 303 |
| Other operating income | 101 |
| Total operating income | 5,748 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,560 |
| Interest on deposits | 2,443 |
| Occupancy and furniture and equipment expense | 679 |
| Provision for loan losses | 560 |
| Other operating expense | 904 |
| Total operating expense | 6,146 |
| NET OPERATING INCOME | -398 |
| Applicable income taxes | -184 |
| Income before extraordinary items | -214 |
| Net securities gains (losses) | 20 |
| Extraordinary charges (credits) | |
| NET INCOME | -194 |
| Other increases (decreases) in capital | 1,105 |
| NET CHANGE IN CAPITAL | 911 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 1,082 |
| (b) Stocks | 16,550 |
| (c) Real Estate Loans | 720 |
| (d) Other Loans | 13,377 |
| (e) Real Estate | 2,732 |
| (f) Savings and Loan, Other Thrift Deposits | 149 |
| (g) Miscellaneous | 5,395 |
| Time Deposits: | |
| (a) Own Bank | 8,805 |
| (b) Other Banks | 87 |
| Demand Deposits: | |
| (a) Own Bank | 151 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 2,331 |
| Total Assets | 51,379 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 8,123 |
| (b) Personal Living Trusts | 6,600 |
| (c) Employee Benefit Trusts | 25,938 |
| (d) Collective Investment Funds | 8,387 |
| Total Fiduciary Accounts | 49,048 |
| Local Agency Security Accounts | 2,331 |
| Total Liabilities | 51,379 |
| Market value-Securities deposited with State Treasurer: Court | 400 |

## American Commercial Bank

Incorporated May 30, 1973

304 East Main St., Ventura 93001 Tel: (805) 648-5081

Principal Officers: Edward T. Martin, Chairman of the Board; Harry L. Maynard, President; Shirley Citarella, Vice President and Cashier.

Directors: Lincoln Cryne, Bill Dover, Dexter Halpert, Allen Jue, Emilio J. Lagomarsino, Edward T. Martin, Harry L. Maynard.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,016 |
| U. S. Treasury securities | | 496 |
| Obligations of U.S. Gov't agencies, etc. | | 2,000 |
| Obligations of States and political subdivisions | | 1,867 |
| Federal funds sold, etc. | | 6,800 |
| Loans (excluding unearned income) | 18,531 | |
| LESS: Reserve for possible loan losses | 311 | |
| Loans (net) | | 18,220 |
| Bank premises, furniture and fixtures | | 442 |
| Other real estate owned | | 107 |
| Other assets | | 460 |
| Total Assets | | 34,408 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 9,498 |
| Time and savings deposits (IPC) | | 21,394 |
| Deposits of U.S. Government | | 10 |
| Deposits of States and municipalities | | 815 |
| Certified and officers checks | | 405 |
| Total Domestic Deposits | 32,122 | |
| Demand deposits | 9,948 | |
| Time and savings deposits | 22,174 | |
| Total Domestic and Foreign Deposits | | 32,12 |
| Other liabilities | | 4 |
| Total Liabilities | | 32,126 |
| Subordinated notes and debentures | | 200 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 616 |
| Surplus | 412 |
| Undivided profits | 1,054 |
| Total Equity Capital | 2,082 |
| Total Liabilities and Equity Capital | 34,408 |

Branch offices (2): Ventura (2).

## American Commercial Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,024 |
| Income on Federal funds sold | 347 |
| Interest and dividends on investments | 619 |
| Other operating income | 325 |
| Total operating income | 4,315 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 962 |
| Interest on deposits | 1,844 |
| Interest on Federal funds purchased and other borrowings | 46 |
| Occupancy and furniture and equipment expense | 317 |
| Provision for loan losses | 459 |
| Other operating expense | 688 |
| Total operating expense | 4,316 |
| NET OPERATING INCOME | -1 |
| Applicable income taxes | -87 |
| Income before extraordinary items | 86 |
| Extraordinary charges (credits) | |
| NET INCOME | 86 |
| Other increases (decreases) in capital | 2 |
| NET CHANGE IN CAPITAL | 88 |

## American International Bank

Established July 3, 1978

**525 South Olive Street, Los Angeles 90013** **Tel: (213) 626-3500**

Principal Officers: James A. Dorian, Chairman of the Board & Chief Executive Officer; Arthur Foskett, President & Chief Operating Officer; Dexter B. Long, Executive Vice President & Credit Administrator; Joseph N. Rabbat, Senior Vice President & Cashier.

Directors: Herb Allen, Ronald L. Denkler, James A. Dorian, Arthur Faskett, Vaughn Gregor, Rolland D. Headlee, Edward M. Illig, W. Patrick Moriarty, Anthony J. Rossi, Jack B. Shine, Abdul-Wahed Al-Saibati, Helen M. Young.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,741 |
| Obligations of U.S. Gov't agencies, etc. | | 9,521 |
| Obligations of States and political subdivisions | | 25 |
| Other bonds, notes, and debentures | | 6 |
| Loans (excluding unearned income) | 25,190 | |
| LESS: Reserve for possible loan losses | 389 | |
| Loans (net) | | 24,801 |
| Bank premises, furniture and fixtures | | 521 |
| Other real estate owned | | 280 |
| Other assets | | 1,045 |
| Total Assets | | 38,940 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 6,681 |
| Time and savings deposits (IPC) | | 21,449 |
| Deposits of U.S. Government | | 772 |
| Deposits of States and municipalities | | 4,221 |
| Deposits of comercial banks | | 1,500 |
| Certified and officers checks | | 649 |
| Total Domestic Deposits | 35,272 | |
| Demand deposits | 7,330 | |
| Time and savings deposits | 27,942 | |
| Total Domestic and Foreign Deposits | | 35,272 |
| Other liabilities | | 585 |
| Total Liabilities | | 35,857 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,979 |
| Surplus | 1,705 |
| Undivided profits | -1,601 |
| Total Equity Capital | 3,083 |
| Total Liabilities and Equity Capital | 38,940 |

## American International Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 4,971 |
| Interest on balances with banks | 11 |
| Income on Federal funds sold | 245 |
| Interest and dividends on investments | 938 |
| Other operating income | 734 |
| Total operating income | 6,899 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,588 |
| Interest on deposits | 4,510 |
| Interest on Federal funds purchased and other borrowings | 123 |
| Occupancy and furniture and equipment expense | 290 |
| Provision for loan losses | 533 |
| Other operating expense | 1,082 |
| Total operating expense | 8,126 |
| NET OPERATING INCOME | -1,227 |
| Income before extraordinary items | -1,227 |
| Net securities gains (losses) | 1 |
| Extraordinary charges (credits) | |
| NET INCOME | -1,226 |
| NET CHANGE IN CAPITAL | -1,226 |

## American Pacific State Bank

Incorporated August 17, 1970

**8012 Vineland Ave., Sun Valley 91352** **Tel: (213) 768-5600**

Principal Officers: Saul E. Levi, Chairman of the Board; Frank J. Ures, Jr., President and Chief Executive Officer; James M. Degnan, Executive Vice President; Fred Vassegh, Senior Vice President, Administration; Dan Beavan, Senior Vice President & Chief Credit Officer; Philip J. Moreau, Vice President and Chief Financial Officer; Jo Evelyn Spotts, Vice President & Cashier ; Kathleen Peters, Vice President & Controller; Charles Mantell, Vice President, Auditor; Michael Bilson, Secretary and Treasurer.

Directors: Machi Hori, Yuichi Katoh, Saul E. Levi, John Martin, Elmer J. Stone, Frank J. Ures, Jr, Earle Wasserman.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 11,103 |
| U. S. Treasury securities | | 4,005 |
| Obligations of U.S. Gov't agencies, etc. | | 11,612 |
| Obligations of States and political subdivisions | | 2,257 |
| Other bonds, notes, and debentures | | 113 |
| Federal funds sold, etc. | | 3,145 |
| Loans (excluding unearned income) | 95,290 | |
| LESS: Reserve for possible loan losses | 971 | |
| Loans (net) | | 94,319 |
| Direct lease financing | | 154 |
| Bank premises, furniture and fixtures | | 4,198 |
| Other real estate owned | | 1,78 |
| Customers' liability on acceptances outstanding | | 36 |
| Other assets | | 8,078 |
| Total Assets | | 140,748 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 26,657 |
| Time and savings deposits (IPC) | | 96,993 |
| Deposits of U.S. Government | | 3 |
| Deposits of States and municipalities | | 1,100 |
| Deposits of commercial banks | | 150 |
| Certified and officers checks | | 2,278 |
| Total Domestic Deposits | 127,181 | |
| Demand deposits | 28,938 | |
| Time and savings deposits | 98,243 | |
| Total Domestic and Foreign Deposits | | 127,181 |
| Mortgage indebtedness | | 1,272 |
| Acceptances executed and outstanding | | 36 |
| Other liabilities | | 3,635 |
| Total Labilities | | 132,124 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,536 |
| Surplus | | 3,760 |
| Undivided profits | | 2,328 |
| Total Equity Capital | | 8,624 |
| Total Liabilities and Equity Capital | | 140,748 |

Parent company: APSB Bancorp.
Branch offices (3): Granada Hills, North Hollywood, Sherman Oaks.
Places of business (2): Los Angeles, North Hollywood.
Extension of banking office: Sun Valley.

## American Pacific State Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 15,819 |
| Income on Federal funds sold | 1,852 |
| Interest and dividends on investments | 593 |
| Income from direct lease financing | 9 |
| Other operating income | 1,467 |
| Total operating income | 19,740 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 3,590 |
| Interest on deposits | 10,376 |
| Interest on Federal funds purchased and other borrowings | 206 |
| Occupancy and furniture and equipment expense | 1,136 |
| Provision for loan losses | 1,132 |
| Other operating expense | 2,415 |
| Total operating expense | 18,855 |
| NET OPERATING INCOME | 885 |
| Applicable income taxes | 231 |
| Income before extraordinary items | 654 |
| Net securities gains (losses) | 27 |
| Extraordinary charges (credits) | |
| NET INCOME | 681 |
| Other increases (decreases) in capital | 2,500 |
| NET CHANGE IN CAPITAL | 3,181 |

## American State Bank

Incorporated January 31, 1973

500 Newport Center Drive, Newport Beach 92660 Tel: (714) 640-5100

Principal Officers: Raymond W. Haas, Chairman of the Board; John P. Engberg, President and Chief Executive Officer; Strother R. Whitfield, Senior Vice President and Controller, James C. Gavin, Senior Vice President and Senior Credit Officer.

Directors: John P. Engberg, Maurice Gladman, John Grimley, Raymond W. Haas, William Harrison, Thomas D. Peckenpaugh, Ronald Rus.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,849 |
| U. S. Treasury securities | | 776 |
| Obligation of U.S. Gov't agencies, etc. | | 3,203 |
| Corporate stock | | 1 |
| Federal funds sold, etc. | | 4,600 |
| Loans (excluding unearned income) | 41,956 | |
| LESS: Reserve for possible loan losses | 463 | |
| Loans (net) | | 41,493 |
| Direct lease financing | | 1,371 |
| Bank premises, furniture and fixtures | | 245 |
| Other real estate owned | | 4,956 |
| Other assets | | 1,278 |
| Total Assets | | 60,772 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,338 |
| Time and savings deposits (IPC) | | 42,050 |
| Deposits of U.S. Government | | 21 |
| Deposits of States and municipalities | | 2,950 |
| Deposits of commercial banks | | 900 |
| Certified and officers checks | | 841 |
| Total Domestic Deposits | 54,100 | |
| Demand deposits | 8,200 | |
| Time and savings deposits | 45,900 | |
| Total Domestic and Foreign Deposits | | 54,100 |
| Other liabilities for borrowed money | | 254 |
| Other liabilities | | 919 |
| Total Liabilities | | 55,273 |
| Subordinated notes and debentures | | 821 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,381 |
| Surplus | | 2,330 |
| Undivided profits | | 967 |
| Total Equity Capital | | 4,678 |
| Total Liabilities and Equity Capital | | 60,772 |

Branch office: Orange.

## American State Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 7,199 |
| Income on Federal funds sold | 896 |
| Interest and dividends on investments | 597 |
| Income from direct lease financing | 453 |
| Other operating income | 741 |
| Total operating income | 9,886 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,437 |
| Interest on deposits | 5,972 |
| Interest on Federal funds purchased and other borrowings | 154 |
| Occupancy and furniture and equipment expense | 519 |
| Provision for loan losses | 55 |
| Other operating expense | 1,435 |
| Total operating expense | 9,572 |
| NET OPERATING INCOME | 314 |
| Applicable income taxes | 156 |
| Income before extraordinary items | 158 |
| Extraordinary charges (credits) | |
| NET INCOME | 158 |
| Other increases (decreases) in capital | 1,000 |
| NET CHANGE IN CAPITAL | 1,158 |

## American Valley Bank

Incoroorated March 28, 1977

1234 East Main St., El Cajon 92021 Tel: (619) 579-0123

Principal Officers: Paul J. Sipe, President; Jon D. Swinney, Senior Vice President & Cashier; Michael P. Foley, Vice President & Senior Loan Officer, Lynn R. McDougal, Secretary.

Directors: James S. Brown, Allan W. Cunningham, Raymond E. Ehly, Lowell G. Hallock; C. Dennis Marteeny, Lynn R. McDougal, Jack B. Meyer, Paul J. Sipe, Thomas B. Smiley, Jr., Lowell R. Smith, Buell W. Stone.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,548 |
| U. S. Treasury securities | | 572 |
| Obligatins of U.S. Gov't agencies, etc. | | 200 |
| Obligations of States and political subdivisions | | 1,088 |
| Federal funds sold, etc. | | 3,825 |
| Loans (excluding unearned income) | 35,942 | |
| LESS: Reserve for possible loan losses | 288 | |
| Loans (net) | | 35,654 |
| Direct lease financing | | 51 |
| Bank premises, furniture and fixtures | | 2,230 |
| Other real estate owned | | 1,136 |
| Other assets | | 658 |
| Total Assets | | 49,962 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 11,723 |
| Time and savings deposits (IPC) | | 31,962 |
| Deposits of States and municipalities | | 1,600 |
| Certified and officers checks | | 949 |
| Total Domestic Deposits | 46,234 | |
| Demand deposits | 12,672 | |
| Time and savings deposits | 33,562 | |
| Total Domestic and Foreign Deposits | | 46,234 |
| Federal funds purchased, etc. | | 5 |
| Mortgage indebtedness | | 412 |
| Other liabilities | | 438 |
| Total Liabilities | | 47,089 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,107 |
| Surplus | 698 |
| Undivided profits | 1,068 |
| Total Equity Capital | 2,873 |
| Total Liabilities and Equity Capital | 49,962 |

Parent company: BSD Bancorp, Inc.
Branch offices(2): El Cajon, Santee.

## American Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,959 |
| Income on Federal funds sold | 208 |
| Interest and dividends on investments | 217 |
| Income from direct lease financing | 18 |
| Other operating income | 685 |
| Total operating income | 5,087 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,155 |
| Interest on deposits | 1,919 |
| Interest on Federal funds purchased and other borrowings | 74 |
| Occupancy and furniture and equipment expense | 567 |
| Provision for loan losses | 150 |
| Other operating expense | 841 |
| Total operating expense | 4,706 |
| NET OPERATING INCOME | 381 |
| Applicable income taxes | 100 |
| Income before extraordinary items | 281 |
| Extraordinary charges (credits) | |
| NET INCOME | 281 |
| Other increases (decreases) in capital | 100 |
| Cash dividends paid | 14 |
| NET CHANGE IN CAPITAL | 367 |

# Antelope Valley Bank

Incorporated February 8, 1980

**44288 North Tenth Street West, Lancaster 93534** **Tel: (805) 945-4511**

Principal Officers: Jack D. Seefus, President & Chief Executive Officer; Richard F. Riggs, Senior Vice President, & Chief Financial Officer; George E. Nagy, Vice President, Loan Officer.

Directors: Glenn J. Galias, Clyde G. Golding, Carl P. Hilgenfeldt, John F. Murphy, Homer A. Rowell, Michael G. Schafer, Jack D. Seefus, Roy J. Simi, A. C. Warnack.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 9,914 |
| U. S. Treasury securities | | 349 |
| Obligations of U.S. Gov't agencies, etc. | | 250 |
| Loans (excluding unearned income) | 21,926 | |
| LESS: Reserve for possible loan losses | 215 | |
| Loans (net) | | 21,711 |
| Bank premises, furniture and fixtures | | 977 |
| Other real estate owned | | 102 |
| Other assets | | 1,024 |
| Total Assets | | 34,327 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 6,680 |
| Time and savings deposits (IPC) | | 24,101 |
| Deposits of U.S. Government | | 1 |
| Certified and officers checks | | 644 |
| Total Domestic Deposits | 31,426 | |
| Demand deposits | 7,325 | |
| Time and savings deposits | 24,101 | |
| Total Domestic and Foreign Deposits | | 31,426 |
| Other liabilities | | 677 |
| Total Liabilties | | 32,103 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,812 |
| Undivided profits | | 412 |
| Total Equity Capital | | 2,224 |
| Total Liabilities and Equity Capital | | 34,327 |

Branch office: Acton.

## Antelope Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,184 |
| Interest on balances with banks | 148 |
| Income on Federal funds sold | 277 |
| Interest and dividends on investments | 58 |
| Other operating income | 323 |
| Total operating income | 2,990 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 694 |
| Interest on deposits | 1,081 |
| Occupancy and furniture and equipment expense | 153 |
| Provision for loan losses | 119 |
| Other operating expense | 493 |
| Total operating expense | 2,540 |
| NET OPERATING INCOME | 450 |
| Applicable income taxes | 171 |
| Income before extraordinary items | 279 |
| Extraordinary charges (credits) | |
| NET INCOME | 279 |
| NET CHANGE IN CAPITAL | 279 |

## Bank of A. Levy

Incorporated July 20, 1905

**143 W. 5th St., Oxnard 93030** **Tel: (805) 487-6541**

Principal Officers: A. A. Milligan, Chairman of the Board; Michael S. Milligan, President; Marshall C. Milligan, Executive Vice President & Chief Executive Officer; James F. Koenig, Senior Vice President, Secretary and Treasurer; Ronald L. Rose, Senior Vice President, Regional Administrator; Michael S. Dunahee, Senior Vice President, Product Development; Earle E. Glenn, Vice President, Cashier and Controller.

Directors: John C. Coulston, Robert G. Dallman, Ronald L. Hertel, Walter W. Hoffman, Robert D. Linnett, Robert Martin, A. A. Milligan, Michael S. Milligan, T. Frank McGrath, Ben E. Nordman, David R. Petit.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 42,849 |
| U. S. Treasury securities | | 4,439 |
| Obligations of U.S. Gov't agencies, etc. | | 2,514 |
| Obligations of States and political subdivisions | | 22,808 |
| Corporate stock | | 49 |
| Federal funds sold, etc. | | 28,000 |
| Loans (excluding unearned income) | 249,654 | |
| LESS: Reserve for possible loan losses | 1,385 | |
| Loans (net) | | 248,269 |
| Bank premises, furniture and fixtures | | 9,839 |
| Other real estate owned | | 460 |
| Other assets | | 5,066 |
| Total Assets | | 364,293 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 66,083 |
| Time and savings deposits (IPC) | | 253,277 |
| Deposits of U.S. Government | | 4 |
| Deposits of States and municipalities | | 9,979 |
| Deposits of commercial banks | | 65 |
| Certified and officers checks | | 6,591 |
| Total Domestic Deposits | 335,999 | |
| Demand deposits | 72,824 | |
| Time and savings deposits | 263,175 | |
| Total Domestic and Foreign Deposits | | 335,999 |
| Federal funds purchased, etc. | | 1,800 |
| Other liabilities for borrowed money | | 2,759 |
| Mortgage indebtedness | | 263 |
| Other liabilities | | 3,530 |
| Total Liabilities | | 344,351 |
| **EQUITY CAPITAL** | | |
| Common stock | | 2,000 |
| Surplus | | 5338 |
| Undivided profits | | 12,188 |
| Reserve for contingencies, etc. | | 416 |
| Total Equity Capital | | 19,942 |
| Total Liabilities and Equity Capital | | 364,293 |

Parent company: Levy Bancorp.
Branch offices (19): Camarillo (3), Fillmore, Moorpark, Oxnard (4), Santa Paula, Saticoy, Simi Valley (2), Thousand Oaks, Van Nuys (2), Ventura (2), Westlake Village.
ATM facilities (3): Oxnard (2), Thousand Oaks.
Place of business: Ventura.
Extension of banking office: Oxnard.

## Bank of A. Levy —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 26,634 |
| Interest on balances with banks | 3,331 |
| Income on Federal funds sold | 2,207 |
| Interest and dividends on investments | 4,180 |
| Income from direct lease financing | 11 |
| Trust department income | 625 |
| Other operating income | 4,741 |
| Total operating income | 41,729 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 9,990 |
| Interest on deposits | 19,371 |
| Interest on Federal funds purchased and other borrowings | 1,227 |
| Occupancy and furniture and equipment expense | 2,946 |
| Provision for loan losses | 497 |
| Other operating expense | 4,925 |
| Total operating expense | 38,956 |
| NET OPERATING INCOME | 2,773 |
| Applicable income taxes | 752 |
| Income before extraordinary items | 2,021 |
| Net securities gains (losses) | -724 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,297 |
| Cash dividends paid | 595 |
| NET CHANGE IN CAPITAL | 702 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 19,368 |
| (b) Stocks | 14,648 |
| (c) Real Estate Loans | 2,668 |
| (d) Other Loans | 1,661 |
| (e) Real Estate | 5,873 |
| (f) Savings and Loan, Other Thrift Deposits | 147 |
| (g) Miscellaneous | 4,197 |
| Time Deposits: | |
| (a) Own Bank | 7,584 |
| (b) Other Banks | 135 |
| Demand Deposits: | |
| (a) Own Bank | 18,247 |
| Corporate Investments | 1,114 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 48,634 |
| Advances or Overdrafts | 100 |
| Total Assets | 124,376 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) CourtTrusts | 14,940 |
| (b) Personal Living Trusts | 25,506 |
| (c) Employee Benefit Trusts | 14,274 |
| Total Fiduciary Accounts | 54,720 |
| Corporate Accounts | 2,379 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 67,177 |
| Due to Commercial Department, Advances or Overdrafts | 100 |
| Total Liabilities | 124,376 |
| Market value-Securities deposited with State Treasurer: Court | 712 |
| Market value-Securities deposited with State Treasurer: Private | 232 |

## Bank of Agriculture & Commerce

Incorporated January 18, 1965

340 East Main St., Stockton 95202 Tel: (209) 948-8018

Principal Officers: Arthur Berberian, Chairman of the Board; J. Nolon Stockton, President and Chief Executive Officer; William R. Trezza, Executive Vice President and Financial Officer; Ronald W. Briw, Vice President and Senior Lending Officer.

Directors: Arthur Berberian, Ronald Berberian, Victor Castello, Ronald McNabb, Edmond Rishwain, Robert J. Rishwain, J. Nolon Stockton, William A. Sweigart.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 11,373 |
| U. S. Treasury securities | | 2,862 |
| Obligations of U.S. Gov't agencies, etc. | | 3,882 |
| Loans (excluding unearned income) | 23,016 | |
| LESS: Reserve for possible loan losses | 232 | |
| Loans (net) | | 22,784 |
| Direct lease financing | | 209 |
| Bank premises, furniture and fixtures | | 1,250 |
| Other real estate owned | | 54 |
| Investments in unconsolidated subsidiaries | | 5 |
| Other assets | | 646 |
| Total Assets | | 43,065 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 8,191 |
| Time and savings deposits (IPC) | | 27,933 |
| Deposits of U.S. Government | | 6 |
| Deposits of States and municipalities | | 2,075 |
| Certified and officers checks | | 833 |
| Total Domestic Deposits | 39,038 | |
| Demand deposits | 9,055 | |
| Time and savings deposits | 29,983 | |
| Total Domestic and Foreign Deposits | | 39,038 |
| Other liabilities for borrowed money | | 369 |
| Mortgage indebtedness | | 700 |
| Other liabilities | | 240 |
| Total Liabilities | | 40,347 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,707 |
| Surplus | | 1,593 |
| Undivided profits | | -582 |
| Total Equity Capital | | 2,718 |
| Total Liabilities and Equity Capital | | 43,065 |

Subsidiary: Bank of Agriculture and Commerce Service Corporation.
Branch offices (2): Brentwood, Stockton.

## Bank of Agriculture & Commerce —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,357 |
| Interest on balances with banks | 309 |
| Income on Federal funds sold | 446 |
| Interest and dividends on investments | 878 |
| Income from direct lease financing | 18 |
| Other operating income | 393 |
| Total operating income | 5,401 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,058 |
| Interest on deposits | 2,953 |
| Interest on Federal funds purchased and other borrowings | 26 |
| Occupancy and furniture and equipment expense | 375 |
| Provision for loan losses | 249 |
| Other operating expense | 840 |
| Total operating expense | 5,501 |
| NET OPERATING INCOME | -100 |
| Applicable income taxes | 2 |
| Income before extraordinary items | -102 |
| Net securities gains (losses) | -101 |
| Extraordinary charges (credits) | |
| NET INCOME | -203 |
| NET CHANGE IN CAPITAL | -203 |

## Bank of Alex Brown

Incorporated July 30, 1913

1425 River Park Drive, Sacramento 95815 Tel: (916) 925-0572

Principal Officers: Robert C. Powell, Chairman of the Board & Chief Executive Officer; Louis V. Riggs, Vice Chairman; J.D. Sullivan, President; Jeanne Reaves, Vice President & Loan Administrator; Clint Chew, Vice President & Chief Financial Officer; Charles Huebner, Vice President & Director of Personnel.

Directors: Fred Anderson, James C. Bowman, Stanford Brown, William R. Darsie, John E. Landry, Robert C. Powell, Louis V. Riggs, J.D. Sullivan, B.C. Wheeler, Merlyn H. Withers.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 14,284 |
| U. S. Treasury securities | | 1,622 |
| Obligations of U.S. Gov't agencies, etc. | | 28,350 |
| Obligations of States and political subdivisions | | 4,782 |
| Other bonds, notes, and debentures | | 210 |
| Federal funds sold, etc. | | 3,190 |
| Loans (excluding unearned income) | 109,713 | |
| LESS: Reserve for possible loan losses | 1,505 | |
| Loans (net) | | 108,208 |
| Direct lease financing | | 676 |
| Bank premises, furniture and fixtures | | 6,386 |
| Other real estate owned | | 3,393 |
| Other assets | | 4,638 |
| Total Assets | | 175,739 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 33,180 |
| Time and savings deposits (IPC) | | 114,654 |
| Deposits of U.S. Government | | 4 |
| Deposits of States and municipalities | | 6,944 |
| Certified and officers checks | | 117 |
| Total Domestic Deposits | 154,899 | |
| Demand deposits | 33,531 | |
| Time and savings deposits | 121,368 | |
| Total Domestic and Foreign Deposits | | 154,899 |
| Federal funds purchased, etc. | | 5,516 |
| Mortgage indebtedness | | 1,349 |
| Other liabilities | | 2,075 |
| Total Liabilities | | 163,839 |
| Subordinated notes and debentures | | 2,835 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,253 |
| Surplus | 5,158 |
| Undivided profits | 2,654 |
| Total Equity Capital | 9,065 |
| Total Liabilities and Equity Caital | 175,739 |

Parent company: Alex Brown Financial Group.

Branch offices (13): Auburn (2), Citrus Heights, Elk Grove, Fair Oaks, Foresthill, Galt, Lincoln, Rio Vista, Rocklin, Roseville, Sacramento Walnut Grove.

Intermittent branch offices (2): Auburn, Roseville.

## Bank of Alex Brown —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 19,270 |
| Interest on balances with banks | 591 |
| Income on Federal funds sold | 231 |
| Interest and dividends on investments | 3,466 |
| Income from direct lease financing | 119 |
| Other operating income | 2,117 |
| Total operating income | 25,794 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 4,701 |
| Interest on deposits | 13,287 |
| Interest on Federal funds purchased and other borrowings | 1,912 |
| Occupancy and furniture and equipment expense | 2,330 |
| Provision for loan losses | 3,830 |
| Other operating expense | 3,795 |
| Total operating expense | 29,855 |
| NET OPERATING INCOME | -4,061 |
| Applicable income taxes | -2,106 |
| Income before extraordinary items | -1,955 |
| Net securities gains (losses) | 492 |
| Extraordinary charges (credits) | |
| NET INCOME | -1,463 |
| Other increases (decreases) in capital | -5 |
| NET CHANGE IN CAPITAL | -1,468 |

## The Bank of Beverly Hills

Incorporated July 30, 1976

9766 Wilshire Blvd., Beverly Hills 90212 Tel: (213) 858-6804

Principal Officers: M. Dale Lyon, Interim Chief Executive Officer; Duane D. Hoyt, Executive Vice President & Senior Credit Officer; Michael M. Hamilton, Executive Vice President, Commercial Division.

Directors: Anthony H. Barash, Zoltan Batyka, Donald Bergman, H. Anthony Gartshore, Bernard Oberfelt, Mark Schurgin, Chadwick F. Smith.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 12,275 |
| U. S. Treasury securities | | 5,511 |
| Obligations of U.S. Gov't agencies, etc. | | ,705 |
| Other bonds, notes, and debentures | | 2,242 |
| Federal funds sold, etc. | | 6,000 |
| Loans (excluding unearned income) | 52,182 | |
| LESS: Reserve for possible loan losses | 900 | |
| Loans (net) | | 51,282 |
| Direct lease financing | | 57 |
| Bank premises, furniture and fixtures | | 2,225 |
| Other real estate owned | | 3,810 |
| Other assets | | 2,741 |
| Total Assets | | 89,848 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 15,654 |
| Time and savings deposits (IPC) | | 53,316 |
| Deposits of U.S. Government | | 3,190 |
| Deposits of States and municipalities | | 5,000 |
| Deposits of commercial banks | | 5,112 |
| Certified and officers checks | | 2,316 |
| Total Domestic Deposits | 84,588 | |
| Demand deposits | 18,004 | |
| Time and savings deposits | 66,584 | |
| Total Domestic and Foreign Deposits | | 84,588 |
| Federal funds purchased, etc. | | 156 |
| Other liabilities | | 453 |
| Total Liabilities | | 85,197 |
| **EQUITY CAPITAL** | | |
| Common stock | | 4,760 |
| Surplus | | 2,432 |
| Undivided profits | | -2,541 |
| Total Equity Capital | | 4,651 |
| Total Liabilities and Equity Capital | | 89,848 |

Branch Office: Westwood.

## The Bank of Beverly Hills —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 12,425 |
| Interest on balances with banks | 51 |
| Income on Federal funds sold | 203 |
| Interest and dividends on investments | 982 |
| Other operating income | 380 |
| Total operating income | 14,041 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 3,052 |
| Interest on deposits | 6,773 |
| Interest on Federal funds purchased and other borrowings | 714 |
| Occupancy and furniture and equipment expense | 1,100 |
| Provision for loan losses | 2,123 |
| Other operating expense | 2,448 |
| Total operating expense | 6,210 |
| NET OPERATING INCOME | -2,169 |
| Applicable income taxes | 185 |
| Income before extraordinary items | -2,354 |
| Net securities gains (losses) | 96 |
| Extraordinary charges (credits) | |
| NET INCOME | -2,258 |
| NET CHANGE IN CAPITAL | -2,258 |

## Bank of Canton of California

Incorporated April 27, 1937

555 Montgomery St. San Francisco 94111 Tel: (415) 421-4883

Principal Officers: S. W. Kung, Chairman of the Board; F. M. Lim, Senior Vice President and Secretary; Y.H. Wang, Senior Vice President; Howard W. Eng, Frank B. Ho, J.F. Tun, Wei Cheng Wang, Vice Presidents.

Directors: Lester H. Empey, S. W. Kung, Lawrence Lau, Leo Soong, Henry C Todd.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 120,596 |
| U. S. Treasury securities | | 1,038 |
| Obligations of U.S. Gov't agencies, etc. | | 9,445 |
| Obligations of States and political subdivisions | | 13,245 |
| Other bonds, notes, and debentures | | 68,552 |
| Corporate stock | | 198 |
| Federal funds sold, etc. | | 140,394 |
| Loans (excluding unearned income) | 145,235 | |
| LESS: Reserve for possible loan losses | 2,584 | |
| Loans (net) | | 142,651 |
| Direct lease financing | | 8,639 |
| Bank premises, furniture and fixtures | | 14,939 |
| Customers' liability on acceptances outstanding | | 333 |
| Other assets | | 9,726 |
| Total Assets | | 529,756 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 19,798 |
| Time and savings deposits (IPC) | | 132,478 |
| Deposits of U.S. Government | | 481 |
| Deposits of States and municipalities | | 15,900 |
| Deposits of foreign governments | | 97,438 |
| Deposits of commercial banks | | 1,837 |
| Certified and officers checks | | 2,610 |
| Total Domestic Deposits | 270,542 | |
| Demand deposits | 55,664 | |
| Time and savings deposits | 214,878 | |
| Deposits in Foreign Offices | | 153,128 |
| Total Domestic and Foreign Deposits | | 423,670 |
| Federal funds purchased, etc. | | 39,000 |
| Acceptances executed and outstanding | | 333 |
| Other liabilities | | 10,512 |
| Total Liabilities | | 473,515 |
| Subordinated notes and debentures | | 23,000 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,000 |
| Surplus | 23,000 |
| Undivided profits | 6,541 |
| Reserve for contingencies, etc. | 1,700 |
| Total Equity Capital | 33,241 |
| Total Liabilities and Equity Capital | 529,756 |

Subsidiaries: Bank of Canton Building Corp., Bank of Canton Leasing Corp., California Canton International Bank, Ltd., Nassau, Bahamas.
Branch offices (5): Monterey Park, Oakland, San Francisco (3).
Place of Business: Los Angeles.

## Bank of Canton of California —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 17,477 |
| Interest on balances with banks | 14,358 |
| Income on Federal funds sold | 10,330 |
| Interest and dividends on investments | 7,424 |
| Income from direct lease financing | 19 |
| Other operating income | 715 |
| Total operating income | 50,323 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 2,869 |
| Interest on deposits | 31,365 |
| Interest on Federal funds purchased and other borrowings | 5,545 |
| Occupancy and furniture and equipment expense | 1,136 |
| Provision for loan losses | 1,957 |
| Other operating expense | 2,346 |
| Total operating expense | 45,218 |
| NET OPERATING INCOME | 5,105 |
| Applicable income taxes | 2,946 |
| Income before extraordinary items | 2,159 |
| Net securities gains (losses) | -119 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,040 |
| Cash dividends paid | 90 |
| NET CHANGE IN CAPITAL | 1,950 |

## Bank of Commerce

Incorporated December 26, 1974

**7980 Clairemont Mesa Blvd., San Diego 92111 Tel: (619) 292-9004**

Principal Officers: Peter Q. Davis, President; Timothy G. Malott, Senior Vice President, Chief Financial Officer and Secretary; Robert B. Hildt, Jr., Michael R. Toomey, Senior Vice Presidents and Managers.

Directors: Michael M. Bamber, Peter Q. Davis, Kenneth C. Forror, Timothy G. Malott, J.T. Hawthorne, Calvin J. Pancheri, George A. Peterson, John A. Rose, Sheldon Derezin, G. Richard Wheelock.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,514 |
| U. S. Treasury securities | | 991 |
| Obligations of U.S. Gov't agencies, etc. | | 1,200 |
| Obligations of States and political subdivisions | | 73 |
| Federal funds sold, etc. | | 400 |
| Loans (excluding unearned income) | 36,402 | |
| LESS: Reserve for possible loan losses | 561 | |
| Loans (net) | | 35,841 |
| Bank premises, furniture and fixtures | | 1,742 |
| Other real estate owned | | 1,865 |
| Other assets | | 665 |
| Total Assets | | 49,291 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 16,102 |
| Time and savings deposits (IPC) | | 24,976 |
| Deposits of U.S. Government | | 133 |
| Deposits of States and municipalities | | 1,235 |
| Certified and officers checks | | 1,226 |
| Total Domestic Deosits | 43,672 | |
| Demand deposits | 17,846 | |
| Time and savings deposits | 25,826 | |
| Total Domestic and Foreign Deposits | | 43,672 |
| Federal funds purchased, etc. | | 1,000 |
| Mortgage indebtedness | | 959 |
| Other liabilities | | 381 |
| Total Liabilities | | 46,012 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,756 |
| Surplus | 581 |
| Undivided profits | -58 |
| Total Equity Capital | 3,279 |
| Total Liabilities and Equity Capital | 49,291 |

Branch offices (3): Del Mar, San Diego (2).

## Bank of Commerce —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,856 |
| Interest on balances with banks | 82 |
| Income on Federal funds sold | 197 |
| Interest and dividends on investments | 282 |
| Other operating income | 376 |
| Total operating income | 5,793 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,264 |
| Interest on deposits | 2,870 |
| Interest on Federal funds purchased and other borrowings | 97 |
| Occupancy and furniture and equipment expense | 470 |
| Provision for loan losses | 535 |
| Other operating expense | 930 |
| Total operating expense | 6,166 |
| NET OPERATING INCOME | -373 |
| Applicable income taxes | -177 |
| Income before extraordinary items | -196 |
| Net securities gains (losses) | 2 |
| Extraordinary charges (credits) | |
| NET INCOME | -194 |
| NET CHANGE IN CAPITAL | -194 |

## Bank of Contra Costa

Incorporated May 4, 1970

1500 N. California Blvd., Walnut Creek 94596 Tel: (415) 937-3300

Principal Officers: Paul W. Learner, Chairman of the Board; Robert W. Steiner, President & Chief Executive Officer; Bob C. Vaughn, Executive Vice President-Cashier.

Directors: Steven Kay, William K. Houston, Michael D. Schneider, Robert W. Steiner, Harold L. Strom.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 7,710 |
| U. S. Treasury securities | | 10,837 |
| Obligations of U.S. Gov't agencies, etc. | | 1,029 |
| Obligations of States and political subdivisions | | 6,977 |
| Corporate stock | | 7 |
| Federal funds sold, etc. | | 3,025 |
| Loans (excluding unearned income) | 43,125 | |
| LESS: Reserve for possible loan losses | 499 | |
| Loans (net) | | 42,626 |
| Bank premises, furniture and fixtures | | 1,965 |
| Other real estate owned | | 125 |
| Other assets | | 685 |
| Total Assets | | 74,986 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 17,321 |
| Time and savings deposits (IPC) | | 49,616 |
| Deposits of U.S. Government | | 52 |
| Deposits of States and municipalities | | 400 |
| Certified and officers checks | | 1,454 |
| Total Domestic Deposits | 68,843 | |
| Demand deposits | 18,827 | |
| Time and savings deposits | 50,016 | |
| Total Domestic and Foreign Deposits | | 68,843 |
| Mortgage indebtedness | | 94 |
| Other liabilities | | 1,091 |
| Total Liabilities | | 70,028 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 662 |
| Surplus | 721 |
| Undivided profits | 3,575 |
| Total Equity Capital | 4,958 |
| Total Liabilities and Equity Capital | 74,986 |

Branch offices (3): Antioch, Danville, Moraga.
Subsidiary: Coast Trust Deed Company.

## Bank of Contra Costa —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 6,148 |
| Interest on balances with banks | 84 |
| Income on Federal funds sold | 1,001 |
| Interest and dividends on investments | 1,102 |
| Other operating income | 708 |
| Total operating income | 9,043 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,710 |
| Interest on deposits | 3,979 |
| Interest on Federal funds purchased and other borrowings | 23 |
| Occupancy and furniture and equipment expense | 474 |
| Provision for loan losses | 210 |
| Other operating expense | 1,588 |
| Total operating expense | 7,984 |
| NET OPERATING INCOME | 1,059 |
| Applicable income taxes | 360 |
| Income before extraordinary items | 699 |
| Extraordinary charges (credits) | |
| NET INCOME | 699 |
| NET CHANGE IN CAPITAL | 699 |

## Bank of Coronado

Incorporated August 7, 1979

1190 Orange Ave., Coronado 92118 Tel: (714) 437-4466

Principal Officers: Richard D. Maitland, Chairman of the Board; J. G. Klingensmith, President; Corrine Anderson, Vice President & Cashier.

Directors: Charles W. Campbell, Richard W. Goodenough, Willis W. Gray, James G. Klingensmith, Richard D. Maitland, Marco V. Palumbo, Elmer Bud Richter, Dustin B. Rose, Frederick M. Swenson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,631 |
| Obligations of U.S. Gov't agencies, etc. | | 3,500 |
| Obligations of States and political subdivisions | | 588 |
| Corporate stock | | 67 |
| Federal funds sold, etc. | | 4,477 |
| Loans (excluding unearned income) | 36,895 | |
| LESS: Reserve for possible loan losses | 328 | |
| Loans (net) | | 36,567 |
| Direct lease financing | | 630 |
| Bank premises, furniture and fixtures | | 554 |
| Other real estate owned | | 699 |
| Other assets | | 832 |
| Total Assets | | 51,545 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,375 |
| Time and savings deposits (IPC) | | 40,220 |
| Deposits of U.S. Government | | 14 |
| Deposits of States and municipalities | | 1,000 |
| Certified and officers checks | | 1,581 |
| Total Domestic Deposits | 47,190 | |
| Demand deposits | 5,970 | |
| Time and savings deposits | 41,220 | |
| Total Domestic and Foreign Deposits | | 47,190 |
| Federal funds purchased, etc. | | 11 |
| Other liabilities | | 793 |
| Total Liabilities | | 47,994 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,433 |
| Surplus | | 813 |
| Undivided profits | | 1,305 |
| Total Equity Capital | | 3,551 |
| Total Liabilities and Equity Capital | | 51,545 |

Branch Office: San Ysidro.
Parent Company: Crown Bancorp.
Extension of banking office: Coronado.

## Bank of Coronado —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,623 |
| Income on Federal funds sold | 662 |
| Interest and dividends on investments | 693 |
| Income from direct lease financing | 60 |
| Other operating income | 176 |
| Total operating income | 6,214 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 710 |
| Interest on deposits | 3,571 |
| Interest on Federal funds purchased and other borrowings | 67 |
| Occupancy and furniture and equipment expense | 188 |
| Provision for loan losses | 250 |
| Other operating expense | 363 |
| Total operating expense | 5,149 |
| NET OPERATING INCOME | 1,065 |
| Applicable income taxes | 483 |
| Income before extraordinary items | 582 |
| Extraordinary charges (credits) | |
| NET INCOME | 582 |
| Other increases (decreases) in capital | 9 |
| Cash dividends paid | 3 |
| NET CHANGE IN CAPITAL | 588 |

## Bank of Fresno

Incorporated April 6, 1973

1172 E. Shaw Ave., Fresno 93710 Tel: (209) 225-5050

Principal Officers: John W. Brocks, President; Michael A. Carpenter, Senior Vice President and Director of Administration; Marc McManaway, Senior Vice President and Director of Planning and Central Processing; Robert Kilcoyne, Vice President & Senior Loan Officer; Gail Salanitro, Vice President Senior Operations Manager.

Directors: John W. Brocks, Michael DerManouel, Jack Farrior, Gary G. Fisher, J. Kenneth Hopper, Herbert Kaprielian, Michael S. Mathiesen, Mike McCormick, Harry Mazgedian, Patrick J. MonPere, John W. Pace, M.D., Larry A. Shehadey, Herbert Kaprielian, Chales Tingley, Spalding G. Wathen.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 7,650 |
| U. S. Treasury securities | | 3,709 |
| Obligations of U.S. Gov't agencies, etc. | | 7,740 |
| Obligations of States and political subdivisions | | 736 |
| Federal funds sold, etc. | | 4,580 |
| Loans (excluding unearned income) | 38,459 | |
| LESS: Reserve for possible loan losses | 278 | |
| Loans (net) | | 38,181 |
| Bank premises, furniture and fixtures | | 1,077 |
| Other real estate owned | | 675 |
| Other assets | | 1,874 |
| Total Assets | | 66,222 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 21,082 |
| Time and savings deposits (IPC) | | 32,612 |
| Deposits of U.S. Government | | 1,506 |
| Deposits of States and municipalities | | 4,734 |
| Certified and officers checks | | 1,075 |
| Total Domestic Deposits | 61,009 | |
| Demand deposits | 23,776 | |
| Time and savings deposits | 37,233 | |
| Total Domestic and Foreign Deposits | | 61,009 |
| Mortgage indebtedness | | 289 |
| Other liabilities | | 748 |
| Total Liabilities | | 62,046 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,118 |
| Surplus | | 1,376 |
| Undivided profits | | 682 |
| Total Equity Capital | | 4,176 |
| Total Liabilities and Equity Capital | | 66,222 |

Parent company: Fresno Bancorp.
Branch offices (3) Clovis, Fresno (2).
Place of business: Fresno.

## Bank of Fresno —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,529 |
| Interest on balances with banks | 131 |
| Income on Federal funds sold | 205 |
| Interest and dividends on investments | 1,081 |
| Other operating income | 700 |
| Total operating income | 6,646 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,662 |
| Interest on deposits | 2,816 |
| Interest on Federal funds purchased and other borrowings | 82 |
| Occupancy and furniture and equipment expense | 966 |
| Provision for loan losses | 260 |
| Other operating expense | 1,174 |
| Total operating expense | 6,960 |
| NET OPERATING INCOME | -314 |
| Applicable income taxes | -202 |
| Income before extraordinary items | -112 |
| Net securities gains (losses) | 304 |
| Extraordinary charges (credits) | |
| NET INCOME | 192 |
| Cash dividends paid | 196 |
| NET CHANGE IN CAPITAL | -4 |

## Bank of Hemet

Incorporated January 11, 1974

**1600 E. Florida Ave., Hemet 92343** **Tel: (714) 652-2871**

Principal Officers: Jack E. Gosch, Chairman of the Board; John J. McDonough, President; L.D. Graves, Vice President and Cashier; Harold Ashe, Jr., Robert D. Holmes, Jack Sullivan, Frederick E. Wagner, Vice Presidents

Directors: John B. Brudin, Jack E. Gosch, H. Glenn Holland, E. Kenneth Hyatt, Clayton A. Record, Jr., John J. McDonough, Daryl H. Smith.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,106 |
| Obligations of U.S. Gov't agencies, etc. | | 1,037 |
| Obligations of States and political subdivisions | | 3,317 |
| Federal funds sold, etc. | | 6,700 |
| Loans (excluding unearned income) | 38,859 | |
| LESS: Reserve for possible loan losses | 436 | |
| Loans (net) | | 38,423 |
| Direct lease financing | | 907 |
| Bank premises, furniture and fixtures | | 2,304 |
| Other real estate owned | | 617 |
| Other assets | | 1,261 |
| Total Assets | | 59,672 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 11,267 |
| Time and savings deposits (IPC) | | 42,497 |
| Deposits of U.S. Government | | 242 |
| Deposits of States and municipalities | | 32 |
| Certified and officers checks | | 796 |
| Total Domestic Deposits | 54,834 | |
| Demand deposits | 12,305 | |
| Time and savings deposits | 42,529 | |
| Total Domestic and Foreign Deposits | | 54,834 |
| Other liabilities | | 633 |
| Total Liabilities | | 55,467 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 924 |
| Surplus | 1,477 |
| Undivided profits | 1,804 |
| Total Equity Capital | 4,205 |
| Total Liabilities and Equity Capital | 59,672 |

Subsidiaries: Banet, Inc., Hemet Escrow Company, Inc., SKRO Enterprises, Inc.
Branch offices (2): Hemet, San Jacinto.
Extension of banking office: Hemet.

## Bank of Hemet —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 5,313 |
| Interest on balances with banks | 24 |
| Income on Federal funds sold | 1,442 |
| Interest and dividends on investments | 460 |
| Other operating income | 461 |
| Total operating income | 7,700 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,549 |
| Interest on deposits | 3,886 |
| Interest on Federal funds purchased and other borrowings | 40 |
| Occupancy and furniture and equipment expense | 476 |
| Provision for loan losses | 340 |
| Other operating expense | 1,109 |
| Total operating expense | 7,400 |
| NET OPERATING INCOME | 300 |
| Applicable income taxes | 82 |
| Income before extraordinary items | 218 |
| Extraordinary charges (credits) | |
| NET INCOME | 218 |
| Other increases (decreases) in capital | 174 |
| NET CHANGE IN CAPITAL | 392 |

## The Bank of Hollywood

Incorporated August 7, 1982

**1616 North La Brea Avenue, Hollywood 90028** **Tel: (213) 464-0452**

Principal Officers: Terry C. Jorgensen, President; Henry K. Nadler, Senior Vice President & Cashier; Edward W. Meyer, Vice President & Senior Loan Officer.

Directors: Jack L. Clark, John R. Discola, Donald D. Farquhar, T. Russell Fields, Jr., James B. Irsfeld, Jr., Terry C. Jorgensen, James N. Kenealy, Jr., Adele G. Klate, Henry L. Levine, Henry K. Nadler, W. Wayne Nix, Paul A. Ramsey, A. Michael Solender, George W. Ullman.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,53 |
| U. S. Treasury securities | | 2,389 |
| Obligations of U.S. Gov't agencies, etc. | | 1,500 |
| Federal funds sold, etc. | | 2,400 |
| Loans (excluding unearned income) | 12,891 | |
| LESS: Reserve for possible loan losses | 82 | |
| Loans (net) | | 12,809 |
| Bank premises, furniture and fixtures | | 421 |
| Other assets | | 308 |
| Total Assets | | 23,410 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,610 |
| Time and savings deposits (IPC) | | 12,521 |
| Certified and officers checks | | 679 |
| Total Domestic Deposits | 18,810 | |
| Demand deposits | 6,289 | |
| Time and savings deposits | 12,521 | |
| Total Domestic and Foreign Deposits | | 18,810 |
| Other liabilities | | 231 |
| Total Liabilities | | 19,041 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 4,114 |
| Undivided profits | 255 |
| Total Equity Capital | 4,369 |
| Total Liabilities and Equity Capital | 23,410 |

## The Bank of Hollywood —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,109 |
| Interest on balances with banks | 314 |
| Income on Federal funds sold | 346 |
| Interest and dividends on investments | 213 |
| Other operating income | 51 |
| Total operating income | 2,033 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 384 |
| Interest on deposits | 694 |
| Interest on Federal funds purchased and other borrowings | 6 |
| Occupancy and furniture and equipment expense | 131 |
| Provision for loan losses | 50 |
| Other operating expense | 320 |
| Total operating expense | 1,585 |
| NET OPERATING INCOME | 448 |
| Applicable income taxes | 168 |
| Income before extraordinary items | 280 |
| Extraordinary charges (credits) | 33 |
| NET INCOME | 313 |
| NET CHANGE IN CAPITAL | 313 |

## Bank of Industry

Established March 23, 1981

211 North Hacienda Blvd., City of Industry 91744 Tel: (213) 961-8821

Principal Officers: Dale E. Walter, President and Chief Executive Officer; Chadwick C. Ertola, Executive Vice President; Joseph L. Wightman, Executive Vice President and Senior Loan Officer, Arden Crawford, Vice President.

Directors: James E. Brown, Robert H. Brown, Chadwick C. Ertola, John J. Ferrero, A. Keuning, Robert K. King, Owen H. Lewis, Edward P. Roski, Jr., John J. Stanko, Dale E. Walter, Donald R. Wheeler.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,617 |
| U.S. Treasury securities | | 1,450 |
| Obligations of U.S. Gov't agencies, etc. | | 11,987 |
| Obligations of States and political subdivisions | | 9,965 |
| Federal funds sold, etc. | | 677 |
| Loans (excluding unearned income) | 18,328 | |
| LESS: Reserve for possible loan losses | 141 | |
| Loans (net) | | 18,187 |
| Bank premises, furniture and fixtures | | 453 |
| Investments in unconsolidated subsidiaries | | 1 |
| Other assets | | 1,193 |
| Total Assets | | 47,530 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,954 |
| Time and savings deposits (IPC) | | 28,452 |
| Deposits of U.S. Government | | 54 |
| Deposits of States and municipalities | | 3,758 |
| Certified and officers checks | | 246 |
| Total Domestic Deposits | 40,464 | |
| Demand deposits | 8,812 | |
| Time and savings deposits | 31,652 | |
| Total Domestic and Foreign Deposits | | 40,464 |
| Other liabilities | | 607 |
| Total Liabilities | | 41,071 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 5,473 |
| Undivided profits | | 986 |
| Total Equity Capital | | 6,459 |
| Total Liabilities and Equity Capital | | 47,530 |

Subsidiary: Rowland Financial Corporation.
Branch office: San Francisco.

## Bank of Industry —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,080 |
| Interest on balances with banks | 120 |
| Income on Federal funds sold | 588 |
| Interest and dividends on investments | 1,209 |
| Other operating income | 112 |
| Total operating income | 4,109 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 628 |
| Interest on deposits | 1,988 |
| Interest on Federal funds purchased and other borrowings | 7 |
| Occupancy and furniture and equipment expense | 151 |
| Provision for loan losses | 67 |
| Other operating expense | 516 |
| Total operating expense | 3,357 |
| NET OPERATING INCOME | 752 |
| Applicable income taxes | 277 |
| Income before extraordinary items | 475 |
| Extraordinary charges (credits) | |
| NET INCOME | 475 |
| NET CHANGE IN CAPITAL | 475 |

# Bank of Irvine

Established January 16, 1974

4482 Barranca Parkway, Irvine 92714 Tel: (714) 552-6100

Principal Officers: Edgar E. Pankey, Chairman of the Board; Don Henley, Vice Chairman of the Board; Cecil N. McCormick, President; K.A. Conto, Executive Vice President; Royce L. Jensen, Senior Vice President & Secretary; Dale Holker, Wayne Wright, Senior Vice Presidents; Margee Barnes, Vice President & Cashier.

Directors: John Brown, Don Henley, Cecil N. McCormick, Robert A. Lineberger, Edgar E. Pankey, Peter Pankey.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,878 |
| U. S. Treasury securities | | 1,205 |
| Obligations of U.S. Gov't agencies, etc. | | 1,862 |
| Obligations of States and political subdivisions | | 651 |
| Federal funds sold, etc. | | 600 |
| Loans (excluding unearned income) | 33,297 | |
| LESS: Reserve for possible loan losses | 1,009 | |
| Loans (net) | | 32,288 |
| Bank premises, furniture and fixtures | | 1,734 |
| Other real estate owned | | 2,109 |
| Other assets | | 2,035 |
| Total Assets | | 47,362 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 11,646 |
| Time and savings deposits (IPC) | | 28,439 |
| Deposits of U.S. Government | | 354 |
| Deposits of States and municipalities | | 1,400 |
| Certified and officers checks | | 820 |
| Total Domestic Deposits | 42,659 | |
| Demand deposits | 12,820 | |
| Time and savings deposits | 29,839 | |
| Total Domestic and Foreign Deposits | | 42,659 |
| Federal funds purchased, etc. | | 173 |
| Other liabilities for borrowed money | | 658 |
| Mortgage indebtedness | | 735 |
| Other liabilities | | 421 |
| Total Liabilities | | 44,646 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 5,313 |
| Surplus | | 597 |
| Undivided profits | | -3,194 |
| Total Equity Capital | | 2,716 |
| Total Liabilities and Equity Capital | | 47,362 |

Branch offices (2): Irvine, Laguna Hills.
Extensions of banking offices (2): El Toro, Tustin.

## Bank of Irvine —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 7,378 |
| Interest on balances with banks | 89 |
| Income on Federal funds sold | 61 |
| Interest and dividends on investments | 600 |
| Other operating income | 674 |
| Total operating income | 8,802 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 2,159 |
| Interest on deposits | 4,329 |
| Interest on Federal funds purchased and other borrowings | 280 |
| Occupancy and furniture and equipment expense | 933 |
| Provision for loan losses | 3,813 |
| Other operating expense | 1,090 |
| Total operating expense | 12,604 |
| NET OPERATING INCOME | -3,802 |
| Income before extraordinary items | -3,802 |
| Extraordinary charges (credits) | 150 |
| NET INCOME | -3,652 |
| Other increases (decreases) in capital | 10 |
| NET CHANGE IN CAPITAL | -3,642 |

## Bank of Livermore

Established March 15, 1982

**2009 Railroad Avenue, Livermore 94550** **Tel: (415) 455-6060**

Principal Officers: Helen Dentici, Chairman of the Board; Robert A. Santin, President & Chief Executive Officer; Bernard Ertel, Senior Vice President, Credit Administrator; Kathleen M. Vigil, Vice President Cashier.

Directors: J. Michael Brown, John Buranis, Rodney Busk, Helen Dentici, Bernard Ertel, Ed Hutka, Jack Kavanaugh, Philip Prickett, Michael Robles, Ronald Rodrigues, Victor St. Martin, Robert A. Santin, T.F. Weskamp.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 498 |
| Fedeal funds sold, etc. | | 600 |
| Loans (excluding unearned income) | 8,049 | |
| LESS: Reserve for possible loan losses | 30 | |
| Loans (net) | | 8,019 |
| Bank premises, furniture and fixtures | | 518 |
| Other assets | | 104 |
| Total Assets | | 9,739 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,916 |
| Time and savings deposits (IPC) | | 5,659 |
| Certified and officers checks | | 147 |
| Total Domestic Deposits | 7,722 | |
| Demand deposits | 2,063 | |
| Time and savings deposits | 5,659 | |
| Total Domestic and Foreign Deposits | | 7,722 |
| Other liabilities | | 61 |
| Total Liabilities | | 7,783 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,519 |
| Undivided profits | | -563 |
| Total Equity Capital | | 1,956 |
| Total Liabilities and Equity Capital | | 9,739 |

## Bank of Livermore —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 214 |
| Interest on balances with banks | 4 |
| Income on Federal funds sold | 83 |
| Other operating income | 23 |
| Total operating income | 324 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 205 |
| Interest on deposits | 53 |
| Occupancy and furniture and equipment expense | 124 |
| Provision for loan losses | 12 |
| Other operating expense | 252 |
| Total operating expense | 646 |
| NET OPERATING INCOME | -322 |
| Income before extraordinary items | -322 |
| Extraordinary charges (credits) | |
| NET INCOME | -322 |
| Other increases (decreases) in capital | -190 |
| NET CHANGE IN CAPITAL | -512 |

# Bank of Loleta

Incorporated September 7, 1910

**4th and 'F' Streets, Eureka 95501** **Tel: (707) 445-3051**

Principal Officers: John Gromala, Chairman of the Board; Bruce D. Roberts, President; Steven K. Bramble, Vice President and Chief Administrative Officer; Tim Cochrane, Cashier.

Directors: Herman Bistrin, Marguerite Dalianes, John Gromala, Gerald Grunert, Eugene B. Lucas, Phil Nyberg, Craig Perrone, Bruce D. Roberts, Joseph Russ IV.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,953 |
| U. S. Treasury securities | | 7,410 |
| Obligations of U.S. Gov't agencies, etc. | | 4,898 |
| Obligaions of States and political subdivisions | | 4,375 |
| Federal funds sold, etc. | | 2,200 |
| Loans (excluding unearned income) | 42,624 | |
| LESS: Reserve for possible loan losses | 273 | |
| Loans (net) | | 42,351 |
| Bank premises, furniture and fixtures | | 2,312 |
| Other real estate owned | | 429 |
| Other assets | | 1,217 |
| Total Assets | | 71,145 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 10,140 |
| Time and savings deposits (IPC) | | 49,652 |
| Deposits of U.S. Government | | 28 |
| Deposits of States and municipalities | | 2,529 |
| Certified and officers checks | | 565 |
| Total Domestic Deposits | 62,914 | |
| Demand deposits | 10,831 | |
| Time and savings deposits | 52,083 | |
| Total Domestic and Foreign Deposits | | 62,914 |
| Federal funds purchased, etc. | | 49 |
| Other liabilities for borrowed money | | 2,440 |
| Mortgage indebtedness | | 32 |
| Other liabilities | | 1,023 |
| Total Liabilities | | 66,458 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,322 |
| Surplus | 2,181 |
| Undivided profits | 1,066 |
| Reserve for contingencies, etc. | 118 |
| Total Equity Capital | 4,687 |
| Total Liabilities and Equity Capital | 71,145 |

Branch offices (4): Arcata, Ferndale, Fortuna, Loleta.

## Bank of Loleta —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 5,308 |
| Interest on balances with banks | 180 |
| Income on Federal funds sold | 467 |
| Interest and dividends on investments | 1,218 |
| Other operating income | 425 |
| Total operating income | 7,598 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,381 |
| Interest on deposits | 4,550 |
| Interest on Federal funds purchased and other borrowings | 201 |
| Occupancy and furniture and equipment expense | 338 |
| Provision for loan losses | 240 |
| Other operating expense | 692 |
| Total operating expense | 7,402 |
| NET OPERATING INCOME | 196 |
| Applicable income taxes | 31 |
| Income before extraordinary items | 165 |
| Net securities gains (losses) | 127 |
| Extraordinary charges (credits) | |
| NET INCOME | 292 |
| Other increases (decreases) in capital | -28 |
| NET CHANGE IN CAPITAL | 264 |

## Bank of Los Angeles

Incorporated May 8, 1981

**8901 Santa Monica Blvd., West Hollwood 90069** **Tel: (213) 550-8900**

Principal Officers: Thomas A. Tarter, President; Lynn H. Slaughter, Senior Vice President & Cashier; Gary L. Nudell, Vice President & Senior Credit Officer; Paul Nakasuji, Colleen O'Rourke, Jeffrey A. Seymour, Catherine Stribling, Vice Presidents.

Directors: Sheldon W. Andelson, Sherman L. Andelson, Dr. Charles Aronberg, Mary Anne Chalker, Irving Fuller, Richard Kaplan, Barry Krost, Sharon Landa, Marc Nathanson, Peter Scott Thomas A. Tarter, Ira Yellin.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 9,487 |
| U. S. Treasury securities | | 2,017 |
| Obligations of U.S. Gov't agencies, etc. | | 11,067 |
| Federal funds sold, etc. | | 6,150 |
| Loans (excluding unearned income) | 29,074 | |
| LESS: Reserve for possible loan losses | 271 | |
| Loans (net) | | 28,803 |
| Bank premises, furniture and fixtures | | 6,485 |
| Other assets | | 907 |
| Total Assets | | 64,916 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 18,205 |
| Time and savings deposits (IPC) | | 37,819 |
| Deposits of U.S. Government | | 169 |
| Deposits of States and municipalities | | 250 |
| Certified and officers checks | | 817 |
| Total Domestic Deposits | 57,260 | |
| Demand deposts | 19,191 | |
| Time and savings deposits | 38,069 | |
| Total Domestic and Foreign Deposits | | 57,260 |
| Federal funds purchased, etc. | | 240 |
| Other liabilities | | 2,025 |
| Total Liabilities | | 59,525 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 5,592 |
| Undivided profits | -201 |
| Total Equity Capital | 5,391 |
| Total Liabilities and Equity Capital | 64,916 |

Branch office: Beverly Hills.

## Bank of Los Angeles —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 603 |
| Interest on balances with banks | 169 |
| Income on Federal funds sold | 393 |
| Interest and dividends on investments | 164 |
| Other operating income | 42 |
| Total operating income | 1,371 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 443 |
| Interest on deposits | 447 |
| Interest on Federal funds purchased and other borrowings | 46 |
| Occupancy and furniture and equipment expense | 186 |
| Provision for loan losses | 103 |
| Other operating expense | 338 |
| Total operating expense | 1,563 |
| NET OPERATING INCOME | -192 |
| Income before extraordinary items | -192 |
| Net securities gains (losses) | 34 |
| Extraordinary charges (credits) | |
| NET INCOME | -158 |
| NET CHANGE IN CAPITAL | -158 |

## Bank of Mammoth

Incorporated May 2, 1980

**P.O. Box E-2, Mammoth Lakes 93546** **Tel: (619) 934-7555**

Principal Officers: Wayne W. Wedeking, President and Chief Executive Officer; M. Neil Zick, Senior Vice President and Manager; Joyce A. Stamey, Cashier.

Directors: Jerry Cushen, Donald Dewey, Stephen Colwell, MaryAnn Digerness, Ed Edwards, David Harshbarger, Dennis Hartman, Evan Russell, Robert Thomson, John Tomasch, Wayne Wedeking.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,247 |
| U. S. Treasury securities | | 20 |
| Obligations of U.S. Gov't agencies, etc. | | 2,013 |
| Loans (excludng unearned income) | 21,062 | |
| LESS: Reserve for possible loan losses | 175 | |
| Loans (net) | | 20,887 |
| Bank premises, furniture and fixtures | | 1,410 |
| Other real estate owned | | 423 |
| Other assets | | 623 |
| Total Assets | | 27,623 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,754 |
| Time and savings deposits (IPC) | | 20,361 |
| Deposits of U.S. Government | | 53 |
| Deposits of States and municipalities | | 1,545 |
| Certified and officers checks | | 367 |
| Total Domestic Deposits | 25,080 | |
| Demand deposits | 3,184 | |
| Time and savings deposits | 21,896 | |
| Total Domestic and Foreign Deposits | | 25,080 |
| Federal funds purchased, etc | | 410 |
| Other liabilities for borrowed money | | 331 |
| Other liabilities | | 233 |
| Total Liabilities | | 26,054 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,702 |
| Undivided profits | -133 |
| Total Equity Capital | 1,569 |
| Total Liabilities and Equity Capital | 27,623 |

Subsidiary: Mammoth Mortgage Company.
Branch office: Bishop.
Seasonal branch: Bishop.

## Bank of Mammoth —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 3,041 |
| Interest on balances with banks | 4 |
| Income on Federal funds sold | 38 |
| Interest and dividends on investments | 808 |
| Other operating income | 216 |
| Total operating income | 4,107 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 837 |
| Interest on deposits | 2,082 |
| Interest on Federal funds purchased and other borrowings | 187 |
| Occupancy and furniture and equipment expense | 377 |
| Provision for loan losses | 90 |
| Other operating expense | 586 |
| Total operating expense | 4,159 |
| NET OPERATING INCOME | -52 |
| Income before extraordinary items | -52 |
| Net securities gains (losses) | 99 |
| Extraordinary charges (credits) | |
| NET INCOME | 47 |
| Other increases (decreases) in capital | 6 |
| NET CHANGE IN CAPITAL | 53 |

## Bank of Marina del Rey

Incorporated April 26, 1979

3206 Washington Blvd., Marina del Rey 90295 Tel: (213) 827-1712

Principal Officers: Rowan Henry, Chairman of the Board and President; Gene Maxwell, Executive Vice President, Chief Financial Officer & Corporate Secretary; James Sakaly, Controller; Karen Miller, Operations Officer.

Directors: Rudy Abeyta, Joey Baker, Rowan Henry, Janet Horner, Edward Janov, Bill Krech, Robert Liu, Jack Morgan, Howard Ryan, Peggy Schaefer.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 3,022 |
| U. S. Treasury securities | | 715 |
| Obligations of U.S. Gov't agencies, etc. | | 1,615 |
| Loans (excluding unearned income) | 9,300 | |
| LESS: Reserve for possible loan losses | 83 | |
| Loans (net) | | 9,217 |
| Bank premises, furniture and fixtures | | 421 |
| Other assets | | 294 |
| Total Assets | | 15,284 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 3,053 |
| Time and savings deposits (IPC) | | 8,975 |
| Deposits of U.S. Government | | 54 |
| Deposits of States and municipalities | | 300 |
| Certified and officers checks | | 235 |
| Total Domestic Deposits | 12,617 | |
| Demand deposits | 3,342 | |
| Time and savings deposits | 9,275 | |
| Total Domestic and Foreign Deposits | | 12,617 |
| Federal funds purchased, et. | | 744 |
| Other liabilities | | 59 |
| Total Liabilities | | 13,420 |
| **EQUITY CAPITAL** | | |
| Common stock | | 1,248 |
| Surplus | | 832 |
| Undivided profits | | -216 |
| Total Equity Capital | | 1,864 |
| Total Liabilities and Equity Capital | | 15,284 |

ATM facility: Marina del Rey.

## Bank of Marina del Rey —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,230 |
| Interest on balances with banks | 73 |
| Income on Federal funds sold | 40 |
| Interest and dividends on investments | 284 |
| Other operating income | 178 |
| Total operating income | 1,805 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 429 |
| Interest on deposits | 649 |
| Interest on Federal funds purchased and other borrowings | 132 |
| Occupancy and furniture and equipment expense | 151 |
| Provision for loan losses | 42 |
| Other operating expense | 390 |
| Total operating expense | 1,793 |
| NET OPERATING INCOME | 12 |
| Applicable income taxes | 1 |
| Income before extraordinary items | 11 |
| Net securities gains (losses) | 69 |
| Extraordinary charges (credits) | |
| NET INCOME | 80 |
| NET CHANGE IN CAPITAL | 80 |

## The Bank of Montecito

Incorporated July 23, 1974

1106 Coast Village Rd., Montecito 93108 Tel: (805) 963-7511

Principal Officers: Eldon H. Haskell, Chairman of the Board; Clarence E. Minnerly, Vice Chairman of the Board; Michael Towbes, Chief Executive Officer; J. Thomas Fly, President; D.J. Savage, Senior Vice President and Cashier.

Directors: George R. Bliss, Jr., A. Brooks Firestone, Eldon H. Haskell, Robert A. Huttenbank, Peter Jordano, Marian Koonce, Clarence Minnerly, John C. O'Keefe, Clarence Minnerly, Gerald B. Parent, Michael Towbes.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,467 |
| U. S. Treasury securities | | 997 |
| Obligations of U.S. Gov't agencies, etc. | | 5,157 |
| Other bonds, notes, and debentures | | 3 |
| Federal funds sold, etc. | | 1,165 |
| Loans (excluding unearned income) | 36,297 | |
| LESS: Reserve for possible loan losses | 277 | |
| Loans (net) | | 36,020 |
| Bank premises, furniture and fixtures | | 2,780 |
| Other real estate owned | | 1,134 |
| Other assets | | 716 |
| Total Assets | | 52,439 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 11,661 |
| Time and savings deposits (IPC) | | 32,177 |
| Deposits of U.S. Government | | 64 |
| Deposits of States and municipalities | | 2,924 |
| Certified and officers checks | | 73 |
| Total Domestic Deposits | 47,569 | |
| Demand deposits | 12,468 | |
| Time and savings deposits | 35,101 | |
| Total Domestic and Foreign Deposits | | 47,569 |
| Mortgage indebtedness | | 822 |
| Other liabilities | | 418 |
| Total Liabilities | | 48,809 |
| Subordinated notes and debentures | | 413 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,238 |
| Surplus | 1,395 |
| Undivided profits | 584 |
| Total Equity Capital | 3,217 |
| Total Liabilities and Equity Capital | 52,439 |

Branch offices (3): Goleta, Santa Barbara (2).
ATM Facilities (2): Santa Barbara (2).
Extension of banking office: Santa Barbara.

## The Bank of Montecito —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 5,063 |
| Interest on balances with banks | 320 |
| Income on Federal funds sold | 312 |
| Interest and dividends on investments | 828 |
| Other operating income | 605 |
| Total operating income | 7,128 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,263 |
| Interest on deposits | 3,439 |
| Interest on Federal funds purchased and other borrowings | 264 |
| Occupancy and furniture and equipment expense | 653 |
| Provision for loan losses | 110 |
| Other operating expense | 1,344 |
| Total operating expense | 7,073 |
| NET OPERATING INCOME | 55 |
| Applicable income taxes | -29 |
| Income before extraordinary items | 84 |
| Net securities gains (losses) | 20 |
| Extraordinary charges (credits) | |
| NET INCOME | 104 |
| Other increases (decreases) in capital | 174 |
| NET CHANGE IN CAPITAL | 278 |

# Bank of Montreal (California)

Incorporated June 10, 1918

**425 California St., San Francisco 94104** **Tel: (415) 391-8060**

Principal Officers: Calvin R. Myers, President; Edward H. Delap, Vice President and Cashier; Edward J. Dato, Ted F. Milner, Robert W. Mitehell, David E. Porter, Robert T. Morris, James W. Shaw, Mary K. Taylor, John Woods, Vice Presidents; Consuelo Banaga, Controller; Peter Roxborough, Loan Administrator and Secretary.

Directors: James J. Byrnes, John M. Denson, Dennis Lunney, Robert D. Mackenzie, Fred McNeil, Dominic P. Renda.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,086 |
| Obligations of States and political subdivisions | | 3,494 |
| Federal funds sold, etc. | | 32,000 |
| Loans (excluding unearned income) | 14,033 | |
| LESS: Reserve for possible loan losses | 836 | |
| Loans (net) | | 13,197 |
| Bank premises, furniture and fixtures | | 260 |
| Other assets | | 1,698 |
| Total Assets | | 53,735 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 10,111 |
| Time and savings deposits (IPC) | | 6,296 |
| Deposits of U.S. Government | | 6 |
| Deposits of commercial banks | | 2,010 |
| Certified and officers checks | | 201 |
| Total Domestic Deposits | 18,624 | |
| Demand deposits | 12,328 | |
| Time and savings deposits | 6,29 | |
| Total Domestic and Foreign Deposits | | 18,624 |
| Other liabilities | | 1,336 |
| Total Liabilities | | 19,960 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,500 |
| Surplus | 7,500 |
| Undivided profits | 23,572 |
| Reserve for contingencies, etc. | 203 |
| Total Equity Capital | 33,775 |
| Total Liabilities and Equity Capital | 53,735 |

Parent company: Bank of Montreal, Montreal, Canada.
Branch office: Los Angeles.
Extension of banking office: San Francisco.

## Bank of Montreal (California) —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,878 |
| Income on Federal funds sold | 3,578 |
| Interest and dividends on investments | 283 |
| Income from direct lease financing | 1 |
| Other operating income | 66 |
| Total operating income | 6,806 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 338 |
| Interest on deposits | 1,298 |
| Interest on Federal funds purchased and other borrowings | 10 |
| Occupancy and furniture and equipment expense | 157 |
| Other operating expense | 198 |
| Total operating expense | 2,001 |
| NET OPERATING INCOME | 4,805 |
| Applicable income taxes | 2,356 |
| Income before extraordinary items | 2,449 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,449 |
| NET CHANGE IN CAPITAL | 2,449 |

# Bank of Newport

Incorporated December 22, 1971

**Coast Highway at Avocado, Newport Beach 92660** **Tel: (714) 760-6000**

Principal Officers: Ronald L. Rodgers, President and Chief Executive Officer; Richard B. Miller, Richard P. Ritter, Executive Vice Presidents; Dennis L. Voyles, Senior Vice President and Manager; William E. Diethrich, Daniel L. Thomas, Senior Vice Presidents.

Directors: Richard B. Miller, E.O. Rodeffer, Ronald L. Rodgers, Alan I. Rothenberg, Cecil H. Shirar.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 18,263 |
| U. S. Treasury securities | | 399 |
| Obligations of U.S. Gov't agencies, etc. | | 10,265 |
| Obligations of States and political subdivisions | | 5,142 |
| Corporate stock | | 454 |
| Federal funds sold, etc. | | 7,023 |
| Loans (excluding unearned income) | 121,708 | |
| LESS: Reserve for possible loan losses | 1,779 | |
| Loans (net) | | 119,929 |
| Direct lease financing | | 3,370 |
| Bank premises, furniture and fixtures | | 14,528 |
| Other real estate owned | | 6,341 |
| Other assets | | 5,457 |
| Total Assets | | 191,171 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 31,573 |
| Time and savings deposits (IPC) | | 114,803 |
| Deposits of U.S. Government | | 78 |
| Deposits of States and municipalities | | 4,800 |
| Deposits of commerial banks | | 1,800 |
| Certified and officers checks | | 3,067 |
| Total Domestic Deposits | 156,121 | |
| Demand deposits | 34,718 | |
| Time and savings deposits | 121,403 | |
| Total Domestic and Foreign Deposits | | 156,121 |
| Federal funds purchased, etc. | | 5,061 |
| Other liabilities for borrowed money | | 591 |
| Mortgage indebtedness | | 7,861 |
| Other liabilities | | 4,020 |
| Total Liabilities | | 173,654 |
| Subordinated notes and debentures | | 2,850 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 3,335 |
| Surplus | | 3,557 |
| Undivided profits | | 7,775 |
| Total Equity Capital | | 14,667 |
| Total Liabilities and Equity Capital | | 191,171 |

Subsidiary: Reaport Corp.
Branch offices (2): Newport Beach (2).
Extension of banking office: Newport Beach.

## Bank of Newport —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 25,166 |
| Interest on balances with banks | 690 |
| Income on Federal funds sold | 2,586 |
| Interest and dividends on investments | 2,133 |
| Income from direct lease financing | 708 |
| Trust department income | 470 |
| Other operating income | 1,666 |
| Total operating income | 33,419 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 4,959 |
| Interest on deposits | 18,628 |
| Interest on Federal funds purchased and other borrowings | 1,834 |
| Occupancy and furniture and equipment expense | 1,444 |
| Provision for loan losses | 2,680 |
| Other operating expense | 4,830 |
| Total operating expense | 34,375 |
| NET OPERATING INCOME | -956 |
| Applicable income taxes | -852 |
| Income before extraordinary items | -104 |
| Net securities gains (losses) | 14 |
| Extraordinary charges (credits) | |
| NET INCOME | -90 |
| NET CHANGE IN CAPITAL | -90 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 9,274 |
| (b) Stocks | 25,901 |
| (c) Real Estate Loans | 5,217 |
| (d) Other Loans | 12,189 |
| (e) Real Estate | 4,833 |
| (f) Savings and Loan, Other Thrift Deposits | 25,716 |
| (g) Miscellaneous | 2,939 |
| Time Deposits: | |
| (a) Own Bank | 1,190 |
| (b) Other Banks | 3,165 |
| Demand Deposits: | |
| (a) Own Bank | -32 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 34,962 |
| Advances or Overdrafts | -1,142 |
| Total Assets | 124,212 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 3,915 |
| (b) Persnal Living Trusts | 15,584 |
| (c) Employee Benefit Trusts | 70,848 |
| Total Fiduciary Accounts | 90,347 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 35,007 |
| Due to Commercial Department, Advances or Overdrafts | -1,142 |
| Total Liabilities | 124,212 |
| Market value-Securities deposited with State Treasurer: Court | 344 |
| Market value-Securities deposited with State Treasurer: Private | 125 |

## The Bank of Northern California

**Incorporated November 3, 1982**

**1631 North First Street, San Jose 95112** **Tel: (408) 998-7171**

Principal officers: Robert W. Dickson, President and Chief Executive Officer; Dean Chaix, Senior Vice President and Senior Lending Officer; Joseph Vasquez, Senior Vice President and Chief Financial Officer; James J. Jeisel, Vice President and Commercial Lending Officer.

Directors: John M. Allen, Robert W. Dickson, Edward H. Downer, James R. Grube, Lawrence R. Holmes, Grady L. Jeter, Lawrence E. Okun, Bernard R. Panella.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,072 |
| Federal funds sold, etc. | | 1,400 |
| Loans (excluding unearned income) | 4,552 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 4,552 |
| Bank premises, furniture and fixtures | | 361 |
| Other assets | | 99 |
| Total Assets | | 7,484 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,400 |
| Time and savings deposits (IPC) | | 3,401 |
| Certified and officers checks | | 2 |
| Total Domestic Deposits | 4,803 | |
| Demand deposits | 1,402 | |
| Time and savings deposits | 3,401 | |
| Total Domestic and Foreign Deposits | | 4,803 |
| Other liabilities | | 8 |
| Total Liabilities | | 4,811 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,80 |
| Surplus | | 1,200 |
| Undivided profits | | -327 |
| Total Equity Capital | | 2,673 |
| Total Liabilities and Equity Capital | | 7,484 |

Parent company: Orange Bancorp.

## Bank of Oakland

Incorporated August 24, 1981

360 - 14th Street, Oakland 94612 Tel: (415) 763-8486

Principal officers: Robert B. Harris, President & Chief Executive Officer; Bruce D. Long, Senior Vice President & Cashier; Stanley O. Chambers, Vice President-Operations; Art Jacobson, Vice President-Marketing; Art Gartner, Vice President-Lending; Barbara Butts, Vice President- Data Processing; Gwen Brown, Assistant Corporate Secretary.

Directors: Herbert Eng, Clyde 'Buzz' Gibb, Miguel Guerrero, Joe LeBlanc, Richard J. Monroe, Herman Morris, Timothy Parrott, Thomas Queen, Darlene Smith, Mayor Lionel Wilson, Benedicto Yujuico.

### STATEMENT OF CONDITION, as of June30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,211 |
| U. S. Treasury securities | | 912 |
| Obligations of U.S. Gov't agencies, etc. | | 2,504 |
| Federal funds sold, etc. | | 150 |
| Loans (excluding unearned income) | 3,657 | |
| LESS: Reserve for possible loan losses | 13 | |
| Loans (net) | | 3,644 |
| Direct lease financing | | 37 |
| Bank premises, furniture and fixtures | | 271 |
| Other assets | | 148 |
| Total Assets | | 8,877 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 776 |
| Time and savings deposits (IPC) | | 5,735 |
| Deposits of States and municipalities | | 401 |
| Certified and officers checks | | 113 |
| Total Domestic deposits | 7,025 | |
| Demand deposits | 889 | |
| Time and savings deposits | 6,136 | |
| Total Domestic and Foreign Deposits | | 7,025 |
| Other liabilities | | 45 |
| Total Liabilities | | 7,070 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,489 |
| Surplus | 1,000 |
| Undivided profits | -682 |
| Total Equity Capital | 1,807 |
| Total Liabilities and Equity Capital | 8,877 |

## Bank of Oakland —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 64 |
| Interest on balances with banks | 21 |
| Income on Federal funds sold | 81 |
| Interest and dividends on investments | 34 |
| Income from direct lease financing | 1 |
| Other operating income | 7 |
| Total operating income | 208 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 179 |
| Interest on deposits | 66 |
| Occupancy and furniture and equipment expense | 65 |
| Provision for loan losses | 8 |
| Other operating expense | 100 |
| Total operating expense | 418 |
| NET OPERATING INCOME | -210 |
| Income before extraordinary items | -210 |
| Extraordinary charges (credits) | |
| NET INCOME | -210 |
| Other increases (decreases) in capital | 2,217 |
| NET CHANGE IN CAPITAL | 2,007 |

## The Bank of Orange County

Established May 28, 1980

**10101 Slater Ave., Fountain Valley 92708** **Tel: (714) 964-6607**

Principal Officers: Lawrence R. Holmes, President & Chief Executive Officer; Edward H. Downer, Executive Vice President; Larry R. Clark, Senior Vice President.

Directors: Jack G. Abifadel, Rudolph C. Baldoni, John Bicknell, Marta Bhathal, John C. Brown, M.D., Edward H. Downer, John Ferrara, Peggy L. Holley, Lawrence R. Holmes, James E. Mitchell.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 9,831 |
| Federal funds sold, etc. | | 5,065 |
| Loans (excluding unearned income) | 42,106 | |
| LESS: Reserve for possible loan losses | 380 | |
| Loans (net) | | 41,726 |
| Bank premises, furniture and fixtures | | 1,863 |
| Other real estate owned | | 436 |
| Other assets | | 1,035 |
| Total Assets | | 59,956 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 29,529 |
| Time and savings deposits (IPC) | | 23,079 |
| Deposits of U.S. Government | | 1,123 |
| Certified and officers checks | | 969 |
| Total Domestic Deposits | 54,700 | |
| Demand deposits | 30,498 | |
| Time and savings deposits | 24,202 | |
| Total Domestic and Foreign Deposits | | 54,700 |
| Other liabilities | | 666 |
| Total Liabilities | | 55,366 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common sock | 3,116 |
| Undivided profits | 1,474 |
| Total Equity Capital | 4,590 |
| Total Liabilities and Equity Capital | 59,956 |

Parent company: Orange Bancorp.
Branch office: Culver City.
ATM facility: Fountain Valley.

## The Bank of Orange County —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 5,609 |
| Interest on balances with banks | 140 |
| Income on Federal funds sold | 654 |
| Other operating income | 101 |
| Total operating income | 6,504 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,529 |
| Interest on deposits | 2,635 |
| Occupancy and furniture and equipment expense | 425 |
| Provision for loan losses | 90 |
| Other operating expense | 1,141 |
| Total operating expense | 5,820 |
| NET OPERATING INCOME | 684 |
| Applicable income taxes | 85 |
| Income before extraordinary items | 599 |
| Extraordinary charges (credits) | |
| NET INCOME | 599 |
| NET CHANGE IN CAPITAL | 599 |

## Bank of Palm Springs

Incorporated August 4, 1978

**601 E. Tahquitz-McCallum Way, Palm Springs 92262** **Tel: (619) 323-4241**

Principal Officers: Emmett Connors, President & Chief Executive Officer; Dan M. Lewis, Vice President & Cashier.

Directors: Robert Fey, Roy Fey, Jerry Golden, John Gomes, James Greenbaum, Earl A. Himovitz, Robert Rose, James Schlecht.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,341 |
| U. S. Treasury securities | | 144 |
| Obligations of U.S. Gov't agencies, etc. | | 6,878 |
| Obligations of States and political subdivisions | | 2,026 |
| Trading account securities | | 99 |
| Federal funds sold, etc. | | 5,400 |
| Loans (excluding unearned income) | 34,385 | |
| LESS: Reserve for possible loan losses | 324 | |
| Loans (net) | | 34,061 |
| Bank premises, furniture and fixtures | | 3,750 |
| Other real estate owned | | 1 |
| Other assets | | 742 |
| Total Assets | | 61,442 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 15,771 |
| Time and savings deposits (IPC) | | 38,768 |
| Deposits of U.S. Government | | 49 |
| Deposits of States and municipalities | | 1,600 |
| Certified and officers checks | | 393 |
| Total Domestic Deposits | 56,581 | |
| Demand deposits | 16,213 | |
| Time and savings deposits | 40,368 | |
| Total Domestic and Foreign Deposits | | 56,581 |
| Other liabilities | | 327 |
| Total Liabilities | | 56,908 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,589 |
| Surplus | 1,352 |
| Undivided profits | 593 |
| Total Equity Capital | 4,534 |
| Total Liabilities and Equity Capital | 61,442 |

Branch office: Rancho Mirage.
Places of business (2): Los Angeles, Newport Beach.

## Bank of Palm Springs —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,234 |
| Interest on balances with banks | 3 |
| Income on Federal funds sold | 1,028 |
| Interest and dividends on investments | 277 |
| Other operating income | 227 |
| Total operating income | 5,769 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,174 |
| Interest on deposits | 3,079 |
| Occupancy and furniture and equipment expense | 510 |
| Provision for loan losses | 439 |
| Other operating expense | 1,020 |
| Total operating expense | 6,222 |
| NET OPERATING INCOME | -453 |
| Income before extraordinary items | -453 |
| Net securities gains (losses) | 19 |
| Extraordinary charges (credits) | 287 |
| NET INCOME | -147 |
| Other increases (decreases) in capital | 10 |
| NET CHANGE IN CAPITAL | -137 |

## Bank of Paradise

Incorporated January 15, 1981

**5875 Clark Road, Paradise 95969** **Tel: (916) 877-2265**

Principal Officers: W.D. Bender, President & Chief Executive Officer; C.R. Howard, Vice President, Cashier; Lynn Thoms, Assistant Vice President, S. Maston, Operations.

Directors: Walter Bender, L. Otis Bethard, Frank Cosgrove, Eugene Even, Kevin Fischer, Roland Holt, Gerald Kelleher, Arch Marjama, Jerry Keyawa, Rodney Kopsa, D. Larry Miller, Adele M. Perry, Carl Rickards, Jr., Robert Schaffer, Stephen B. Stone.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,822 |
| Obligations of U.S. Gov't agencies, etc. | | 4,300 |
| Obligations of States and political subdivisions | | 100 |
| Federal funds sold, etc. | | 1,200 |
| Loans (excluding unearned income) | 8,498 | |
| LESS: Reserve for possible loan losses | 38 | |
| Loans (net) | | 8,460 |
| Bank premises, furniture and fixtures | | 385 |
| Other assets | | 365 |
| Total Assets | | 16,632 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,032 |
| Time and savings deposits (IPC) | | 11,332 |
| Deposits of U.S. Government | | 4 |
| Deposits of States and municipalities | | 500 |
| Certified and officers checks | | 257 |
| Total Domestic Deposits | 14,125 | |
| Demand deposits | 2,293 | |
| Time and savings deposits | 11,832 | |
| Total Domestic and Foreign Deposits | | 14,125 |
| Federal funds purchased, etc. | | 32 |
| Other liabilities | | 79 |
| Total Liabilities | | 14,236 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,125 |
| Surplus | 1,159 |
| Undivided profits | 112 |
| Total Equity Capital | 2,396 |
| Total Liabilities and Equity Capital | 16,632 |

## Bank of Paradise —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 620 |
| Interest on balances with banks | 22 |
| Income on Federal funds sold | 131 |
| Interest and dividends on investments | 223 |
| Other operating income | 48 |
| Total operating income | 1,044 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 226 |
| Interest on deposits | 302 |
| Interest on Federal funds purchased and other borrowings | 87 |
| Occupancy and furniture and equipment expense | 117 |
| Provision for loan losses | 23 |
| Other operating expense | 137 |
| Total operating expense | 892 |
| NET OPERATING INCOME | 152 |
| Applicable income taxes | 16 |
| Income before extraordinary items | 136 |
| Extraordinary charges (credits) | |
| NET INCOME | 136 |
| NET CHANGE IN CAPITAL | 136 |

## The Bank of Rancho Bernardo

Incorporated October 21, 1980

11717 Bernardo Plaza Court, San Diego 92128 Tel: (714) 451-2265

Principal Officers: Edward J. Wuchner, M.D., Chairman of the Board; J. Steve Voelker, President; Sandy L. McLeod, Senior Vice President; Philip Kahn, Jr., Vice President & Cashier; Carl R. Kruse, Vice President & Senior Loan Officer.

Directors: Jack R. Carter, J. Welsey Fry, Richard H. Hiller, J. Eduardo Lopez, Duane L. McBride, Raymond W. Peirce, Richard G. Rumney, Doris J. Schultz, Barbara G. Warden, Edward J. Wuchner, M.D.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---:|---:|
| Cash and due from bans | | 1,600 |
| U. S. Treasury securities | | 203 |
| Obligations of U.S. Gov't agencies, etc. | | 3,010 |
| Federal funds sold, etc. | | 1,618 |
| Loans (excluding unearned income) | 13,457 | |
| LESS: Reserve for possible loan losses | 69 | |
| Loans (net) | | 13,388 |
| Bank premises, furniture and fixtures | | 1,893 |
| Other assets | | 297 |
| Total Assets | | 22,009 |

### LIABILITIES

| | | |
|---|---:|---:|
| Demand deposits (IPC) | | 4,333 |
| Time and savings deposits (IPC) | | 14,848 |
| Deposits of U.S. Government | | 7 |
| Certified and officers checks | | 189 |
| Total Domestic Deposits | 19,377 | |
| Demand deposits | 4,529 | |
| Time and savings deposits | 14,848 | |
| Total Domestic and Foreign Deposits | | 19,377 |
| Other liabilities | | 174 |
| Total Liabilities | | 19,551 |

### EQUITY CAPITAL

| | |
|---|---:|
| Common stock | 1,250 |
| Surplus | 1,250 |
| Reserve for contingencies, etc. | -42 |
| Total Equity Capital | 2,458 |
| Total Liabilities and Equity Capital | 22,009 |

## The Bank of Rancho Bernardo —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,456 |
| Interest on balances with banks | 1 |
| Income on Federal funds sold | 238 |
| Interest and dividends on investments | 333 |
| Other operating income | 75 |
| Total operating income | 2,103 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 423 |
| Interest on deposits | 852 |
| Interest on Federal funds purchased and other borrowings | 79 |
| Occupancy and furniture and equipment expense | 135 |
| Provision for loan losses | 40 |
| Other operating expense | 402 |
| Total operating expense | 1,931 |
| NET OPERATING INCOME | 172 |
| Applicable income taxes | 19 |
| Income before extraordinary items | 153 |
| Extraordinary charges (credits) | |
| NET INCOME | 153 |
| NET CHANGE IN CAPITAL | 153 |

# Bank of Redlands

Incorporated August 1, 1974

200 East Citrus Ave., Redlands 92373 Tel: (714) 793-7575

Principal Officers: Leroy Hansberger, Chairman of the Board; W.F. Blatnick, President and Chief Executive Officer; Stan Lemmond, Senior Vice President; John V. Tuttle, Vice President and Loan Administrator; Al Berning, Vice President and Cashier.

Directors: W.F. Blatnick, J. William Hager, Leroy Hansberger, Paul J. Hubbs, Anthony Jacinto, Jr., Cortland Kuehnert, Stan Lemmond, Stephen K. Nicks, Terrill L. Spoor.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 16,064 |
| U. S. Treasury securities | | 1,298 |
| Obligations of U.S. Gov't agencies, etc. | | 2,980 |
| Obligations of States and political subdivisions | | 4,796 |
| Federal funds sold, etc. | | 4,000 |
| Loans (excluding unearned income) | 56,722 | |
| LESS: Reserve for possible loan losses | 481 | |
| Loans (net) | | 56,241 |
| Direct lease financing | | 1,044 |
| Bank premises, furniture and fixtures | | 4,887 |
| Other real estate owned | | 269 |
| Investments in unconsolidated subsidiaries | | 320 |
| Other assets | | 1,725 |
| Total Assets | | 93,624 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 27,155 |
| Time and savings deposits (IPC) | | 56,258 |
| Deposits of U.S. Government | | 93 |
| Deposits of States and municipalities | | 1,244 |
| Certified and officers checks | | 1,798 |
| Total Domestic Deposits | 86,548 | |
| Demand deposits | 29,046 | |
| Time and savings deposits | 57,502 | |
| Total Domestic and Foreign Deposits | | 86,548 |
| Mortgage indebtedness | | 545 |
| Other liabilities | | 1,076 |
| Total Liabilities | | 88,169 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,102 |
| Surplus | 1,558 |
| Undivided profits | 2,795 |
| Total Equity Capital | 5,455 |
| Total Liabilities and Equity Capital | 93,624 |

Subsidiary of Bank (1): Redlands Mortgage Company, Mortgage Company.
Branch offices (3): Fontana, San Bernardino, Yucaipa.
Extension of banking office (2): Redlands (2).

## Bank of Redlands —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 7,186 |
| Interest on balances with banks | 70 |
| Income on Federal funds sold | 650 |
| Interest and dividends on investments | 578 |
| Income from direct lease financing | 27 |
| Other operating income | 616 |
| Total operating income | 9,127 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 2,043 |
| Interest on deposits | 4,291 |
| Interest on Federal funds purchased and other borrowings | 39 |
| Occupancy and furniture and equipment expense | 513 |
| Provision for loan losses | 443 |
| Other operating expense | 1,293 |
| Total operating expense | 8,622 |
| NET OPERATING INCOME | 505 |
| Applicable income taxes | 22 |
| Income before extraordinary items | 483 |
| Extraordinary charges (credits) | |
| NET INCOME | 483 |
| Other increases (decreases) in capital | -2 |
| NET CHANGE IN CAPITAL | 481 |

# Bank of Rio Vista

Incorporated April 12, 1904

101 Main St., Rio Vista 94571 Tel: (707) 374-5711

Principal Officers: Wallace McCormack, Chairman of the Board and President; George Cruickshank, Vice President, Cashier, Secretary and Treasurer; F.W. Trites, Vice President.

Directors: George Cruickshank, Darrell R. Ferreira, Albert M. Jongeneel, Joe Lopes, Douglas McCormack, Thomas McCormack, Wallace McCormack.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,126 |
| U. S. Treasury securities | | 5,197 |
| Obligations of States and political subdivisions | | 4,511 |
| Federal funds sold, etc. | | 3,400 |
| Loans (excluding unearned income) | 18,461 | |
| LESS: Reserve for possible loan losses | 122 | |
| Loans (net) | | 18,339 |
| Bank premises, furniture and fixtures | | 1,122 |
| Other assets | | 1,066 |
| **Total Assets** | | 34,761 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,423 |
| Time and savings deposits (IPC) | | 21,528 |
| Deposits of U.S. Government | | 13 |
| Deposits of States and municipalities | | 2,233 |
| Deposits of commercial banks | | 17 |
| Certified and officers checks | | 199 |
| Total Domestic Deposits | 29,413 | |
| Demand deposits | 5,778 | |
| Time and savings deposits | 23,635 | |
| **Total Domestic and Foreign Deposits** | | 2,413 |
| Other liabilities for borrowed money | | 329 |
| Other liabilities | | 575 |
| **Total Liabilities** | | 30,317 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 400 |
| Surplus | 1,500 |
| Undivided profits | 2,544 |
| **Total Equity Capital** | 4,444 |
| **Total Liabilities and Equity Capital** | 34,761 |

Extenion of banking office: Rio Vista.

## Bank of Rio Vista —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,714 |
| Income on Federal funds sold | 147 |
| Interest and dividends on investments | 822 |
| Other operating income | 34 |
| Total operating income | 3,717 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 583 |
| Interest on deposits | 2,329 |
| Interest on Federal funds purchased and other borrowings | 21 |
| Occupancy and furniture and equipment expense | 125 |
| Provision for loan losses | 26 |
| Other operating expense | 155 |
| Total operating expense | 3,239 |
| NET OPERATING INCOME | 478 |
| Applicable income taxes | 65 |
| Income before extraordinary items | 413 |
| Net securities gains (losses) | -7 |
| Extraordinary charges (credits) | |
| NET INCOME | 406 |
| Cash dividends paid | 56 |
| NET CHANGE IN CAPITAL | 350 |

## Bank of San Clemente

Established April 18, 1975

300 So. El Camino Real, San Clemente 92672 Tel: (714) 492-8100

Principal Officers: Kenneth A. Willis, Chairman of the Board; Dwayne L. Ellison, President and Chief Executive Officer; Robert Kihm, Senior Vice President and Chief Financial Officer; Kenneth W. Bradeen, Senior Vice President and Senior Loan Officer; Janet Lohrman, Assistant Vice President and Cashier.

Directors: Kenneth R. Brooks, Ray J. Campbell, Franklin J. Dimino, Dwayne L. Ellison, Warren Hopkins, Norman L. McAdoo, Lawrence A. Williams, Kenneth A. Willis.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,605 |
| U. S. Treasury securities | | 3,267 |
| Obligations of U.S. Gov't agencies, etc. | | 1,807 |
| Obligations of States and political subdivisions | | 712 |
| Federal funds sold, etc. | | 2,400 |
| Loans (excluding unearned income) | 35,101 | |
| LESS: Reserve for possible loan losses | 351 | |
| Loans (net) | | 34,750 |
| Direct lease financing | | 3,853 |
| Bank premises, furniture and fixtures | | 2,325 |
| Other real estate owned | | 1,593 |
| Other assets | | 1,247 |
| Total Assets | | 56,559 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 10,348 |
| Time and savings deposits (IPC) | | 36,109 |
| Deposits of U.S. Government | | 15 |
| Deposits of States and municipalities | | 5,138 |
| Deposits of commercial banks | | 200 |
| Certified and officers checks | | 554 |
| Total Domestic Deposits | 52,364 | |
| Demand deposits | 10,917 | |
| Time and savings deposits | 41,447 | |
| Total Domestic and Foreign Deposits | | 52,364 |
| Federal funds purchased, etc. | | 213 |
| Mortgage indebtedness | | 186 |
| Other liabilities | | 683 |
| Total Liabilities | | 53,446 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 886 |
| Surplus | | 625 |
| Undivided profits | | 1,602 |
| Total Equity Capital | | 3,113 |
| Total Liabilities and Equity Capital | | 56,559 |

Parent company: San Clemente Bancorp.
Branch office: San Clemente.

## Bank of San Clemente —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,900 |
| Income on Federal funds sold | 494 |
| Interest and dividends on investments | 862 |
| Income from direct lease financing | 370 |
| Other operating income | 610 |
| Total operating income | 7,236 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,345 |
| Interest on deposits | 3,522 |
| Interest on Federal funds purchased and other borrowings | 338 |
| Occupancy and furniture and equipment expense | 435 |
| Provision for loan losses | 280 |
| Other operating expense | 826 |
| Total operating expense | 6,746 |
| NET OPERATING INCOME | 490 |
| Applicable income taxes | 58 |
| Income before extraordinary items | 432 |
| Extraordinary charges (credits) | |
| NET INCOME | 432 |
| Cash dividends paid | 4 |
| NET CHANGE IN CAPITAL | 428 |

## The Bank of San Diego

Incorporated September 19, 1978

225 Broadway, San Diego 92101 Tel: (619) 237-5300

Principal Officers, Lowell J. Hallock, President; Alan B. Lord, Executive Vice President; John D. Gonnerman, Senior Vice President and Cashier; Ronald G. Arehart, Don Levi, Robert Sullivan, Senior Vice Presidents; Daniel Abbot, Richard A. Dziezyk, Philip Paul, Rihard Plilier, Regional Vice Presidents; Elizabeth R. Christopher, James Friel, Lou Gessel, Robert May, Dennis J. Monahan, Carl Patsko, Gerald Sears, Thomas Sperla, Murray Steeg, David Thall, Michael White, Gregory Woolsey, Vice Presidents.

Directors: James S. Brown, C. B. M. Chapman, Ward W. Deems, Lowel G. Hallock, Thomas E. Hom, Ray D. Innocenti, Alan B. Lord, Arlington Ray Robbins, Edward Streicher, Robert E. Townsend.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 16,788 |
| U. S. Treasury securities | | 6,766 |
| Obligations of U.S. Gov't agencies, etc. | | 7,534 |
| Obligations of States and political subdivisions | | 4,529 |
| Federal funds sold, etc. | | 1,140 |
| Loans (excluding unearned income) | 95,040 | |
| LESS: Reserve for possible loan losses | 1,065 | |
| Loans (net) | | 93,975 |
| Direct lease financing | | 48 |
| Bank premises, furniture and fixtures | | 1,673 |
| Other real estate owned | | 289 |
| Other assets | | 2,311 |
| Total Assets | | 135,053 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 34,387 |
| Time and savings deposits (IPC) | | 84,038 |
| Deposits of U.S. Government | | 158 |
| Deposits of States and municipalities | | 5,700 |
| Deposits of commercial banks | | 32 |
| Certified and officers checks | | 1,746 |
| Total Domestic Deposits | 126,061 | |
| Demand deposits | 36,323 | |
| Time and savings deposits | 89,738 | |
| Total Domestic and Foreign Deposits | | 126,061 |
| Federal funds purchased, etc. | | 1,075 |
| Other liabilities | | 1,477 |
| Total Liabilities | | 128,613 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 4,447 |
| Undivided profits | 1,993 |
| Total Equity Capital | 6,440 |
| Total Liabilities and Equity Capital | 135,053 |

Parent company: BSD Bancorp, Inc.
Branch offices (3): La Mesa, San Diego (2).
Extension of banking office: San Diego.

## The Bank of San Diego —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 11,349 |
| Income on Federal funds sold | 619 |
| Interest and dividends on investments | 1,102 |
| Income from direct lease financing | 7 |
| Trust department income | 227 |
| Other operating income | 597 |
| Total operating income | 13,901 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 2,382 |
| Interest on deposits | 6,603 |
| Interest on Federal funds purchased and other borrowings | 248 |
| Occupancy and furniture and equipment expense | 1,218 |
| Provision for loan losses | 478 |
| Other operating expense | 2035 |
| Total operating expense | 12,964 |
| NET OPERATING INCOME | 937 |
| Applicable income taxes | 318 |
| Income before extraordinary items | 619 |
| Net securities gains (losses) | 15 |
| Extraordinary charges (credits) | |
| NET INCOME | 634 |
| Cash dividends paid | 32 |
| NET CHANGE IN CAPITAL | 602 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 6,878 |
| (b) Stocks | 18,458 |
| (c) Real Estate Loans | 2,529 |
| (d) Other Loans | 5,448 |
| (e) Real Estate | 2,539 |
| (g) Miscellaneous | 22,445 |
| Time Deposits: | |
| (a) Own Bank | 1,585 |
| (b) Other Banks | 2,274 |
| Demand Deposits: | |
| (b) Other Banks | 318 |
| Advances or Overdrafts | 46 |
| Total Assets | 62,520 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (b) Personal Living Trusts | 3,882 |
| (c) Employee Benefit Trusts | 56,495 |
| (d) Collective Investment Funds | 385 |
| (e) Less units of Collective Investment Funds | -385 |
| Total Fiduciary Accounts | 60,377 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 2,116 |
| Due to Commercial Department, Advances or Overdrafts | 27 |
| Total Liabilities | 62,520 |
| Market value-Securities deposited with State Treasurer: Private | 411 |

# The Bank of San Francisco

Incorporated September 15, 1978

220 Sansome St., 2nd Floor, San Francisco 94104 Tel: (415) 781-7810

Principal Officers: Don Richards Stephens, Chairman of the Board; Donald L. Eiland, President; Edward P. Press, Executive Vice President; John J. Cortis, Michael J. Kennedy, Senior Vice Presidents.

Directors: Donna Miller Casey, Donald L. Eiland, David R. Holbrooke, M.D., William J. Rosetti, Charles R. Schwab, Kenneth F. Siebel, Jr., Don Richards Stephens, Roger O Walther.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 13,106 |
| U. S. Treasury securities | | 2908 |
| Corporate stock | | 93 |
| Federal funds sold, etc. | | 2,660 |
| Loans (excluding unearned income) | 46,578 | |
| LESS: Reserve for possible loan losses | 403 | |
| Loans (net) | | 46,175 |
| Direct lease financing | | 130 |
| Bank premises, furniture and fixtures | | 1,439 |
| Other real estate owned | | 491 |
| Other assets | | 1,824 |
| Total Assets | | 68,826 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 10,567 |
| Time and savings deposits (IPC) | | 50,386 |
| Deposits of U.S. Government | | 38 |
| Certified and officers checks | | 2,037 |
| Total Domestic Deposits | 63,028 | |
| Demand deposits | 12,642 | |
| Time and savings deposits | 50,386 | |
| Total Domestic and Foreign Deposits | | 63,028 |
| Federal funds purchased, etc. | | 1,033 |
| Other liabilities | | 523 |
| Total Liabilities | | 64,584 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,527 |
| Surplus | | 1,073 |
| Undivided profits | | 642 |
| Total Equity Capital | | 4,242 |
| Total Liabilities and Equity Capital | | 68,826 |

Parent company: Bank of San Francisco Holding Co.
Branch office: San Francisco.

## The Bank of San Francisco —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 7,077 |
| Interest on balances with banks | 408 |
| Income on Federal funds sold | 490 |
| Interest and dividends on investments | 514 |
| Other operating income | 318 |
| Total operating income | 8,807 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,495 |
| Interest on deposits | 4,328 |
| Interest on Federal funds purchased and other borrowings | 253 |
| Occupancy and furniture and equipment expense | 576 |
| Provision for loan losses | 579 |
| Other operating expense | 1,309 |
| Total operating expense | 8,540 |
| NET OPERATING INCOME | 267 |
| Applicable income taxes | 74 |
| Income before extraordinary items | 193 |
| Net securities gains (losses) | 7 |
| Extraordinary charges (credits) | |
| NET INCOME | 200 |
| Cash dividends paid | 108 |
| NET CHANGE IN CAPITAL | 92 |

## Bank of San Pedro

Incorporated April 1, 1974

250 West Fifth St., San Pedro 90731 Tel: (213) 548-1281

Principal Officers: Peter Mandia, Chairman of the Board; Lance D. Oak, President; Harold Hall, Executive Vice President and Credit Administration; Scott K. Merrill, Senior Vice President, Operations.

Directors: Thomas B. Jankovich, Thomas J. Jankovich, Peter Mandia, Bill Moller, Lance D. Oak, Jr., Steven Podesta.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,526 |
| U. S. Treasury securities | | 2,422 |
| Obligations of U.S. Gov't agencies, etc. | | 4,961 |
| Obligations of States and political subdivisions | | 763 |
| Federal funds sold, etc. | | 3,735 |
| Loans (excluding unearned income) | 43,159 | |
| LESS: Reserve for possible loan losses | 306 | |
| Loans (net) | | 42,853 |
| Direct lease financing | | 4,630 |
| Bank premises, furniture and fixtures | | 2,348 |
| Other real estate owned | | 232 |
| Other assets | | 3,496 |
| Total Assets | | 73,966 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 16,927 |
| Time and savings deposits (IPC) | | 45,434 |
| Deposits of U.S. Government | | 478 |
| Certified and officers checks | | 1,112 |
| Total Domestic Deposits | 63,951 | |
| Demand deposits | 18,517 | |
| Time and savings deposits | 45,434 | |
| Total Domestic and Foreign Deposits | | 63,951 |
| Federal funds purchased, etc. | | 130 |
| Mortgage indebtedness | | 23 |
| Other liabilities | | 5,375 |
| Total Liabilities | | 69,479 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,527 |
| Surplus | | 1,226 |
| Undivided profits | | 1,734 |
| Total Equity Capital | | 4,487 |
| Total Liabilities and Equity Capital | | 73,966 |

Branch offices(3): Long Beach, San Pedro(2).
Extension of banking office: San Pedro.

## Bank of San Pedro —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 4,450 |
| Interest on balances with banks | 292 |
| Income on Federal funds sold | 289 |
| Interest and dividends on investments | 702 |
| Income from direct lease financing | 327 |
| Other operating income | 457 |
| Total operating income | 6,517 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,436 |
| Interest on deposits | 2,691 |
| Interest on Federal funds purchased and other borrowings | 61 |
| Occupancy and furniture and equipment expense | 493 |
| Provision for loan losses | 158 |
| Other operating expense | 928 |
| Total operating expense | 5,767 |
| NET OPERATING INCOME | 750 |
| Applicable income taxes | 90 |
| Income before extraordinary items | 660 |
| Extraordinary charges (credits) | |
| NET INCOME | 660 |
| Other increases (decreases) in capital | 861 |
| Cash dividends paid | 58 |
| NET CHANGE IN CAPITAL | 1,463 |

## Bank of Santa Clara

Incorporated February 22, 1973

2027 El Camino Real, Santa Clara 95052 Tel: (408) 249-5900

Principal Officers: Philip S. Sanfilippo, Chairman of the Board; Harry Goodfriend, Vice Chairman; Ronald D. Reinartz, Chief Executive Officer; William J. Scilacci, President, Judith Bambury, Administrative Vice President, E.J. Morgan, Jr., Mario Verdoia, Doris Workman, Vice Presidents.

Directors: Louis F. Boitano, A. Stanley Chinchen, Charles J. Dirksen, Harry Goodfriend, Gerald R. Graham, Robert Kenyon Gustke, Louis Mariani, Ronald D. Reinartz, Philip S. Sanfilippo, William J. Scilacci, Donald R. Von Raesfeld, Thaddeus John Whalen, Jr..

### STATEMENT F CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 5,320 |
| U. S. Treasury securities | | 1,510 |
| Obligations of U.S. Gov't agencies, etc. | | 3,150 |
| Obligations of States and political subdivisions | | 2,426 |
| Federal funds sold, etc. | | 5,000 |
| Loans (excluding unearned income) | 32,027 | |
| LESS: Reserve for possible loan losses | 129 | |
| Loans (net) | | 31,898 |
| Bank premises, furniture and fixtures | | 1,127 |
| Other real estate owned | | 86 |
| Other assets | | 684 |
| Total Assets | | 51,201 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 11,916 |
| Time and savings deposits (IPC) | | 33,803 |
| Deposits of U.S. Government | | 189 |
| Certified and officers checks | | 834 |
| Total Domestic Deposits | 46,742 | |
| Demand deposits | 12,939 | |
| Time and savings deposits | 33,803 | |
| Total Domestic and Foreign Deposits | | 46,742 |
| Federal funds purchased, etc. | | 212 |
| Other liabilities | | 392 |
| Total Liabilities | | 47,346 |
| **EQUITY CAPITAL** | | |
| Common stock | | 2,002 |
| Surplus | | 1,691 |
| Undivided profits | | 162 |
| Total Equity Capital | | 3,855 |
| Total Liabilities and Equity Capital | | 51,201 |

Branch offices (4): Milpitas, San Jose, Santa Clara, Sunnyvale.
Place of business: Santa Clara.

## Bank of Santa Clara —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,089 |
| Income on Federal funds sold | 182 |
| Interest and dividends on investments | 710 |
| Other operating income | 742 |
| Total operating income | 5,723 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,494 |
| Interest on deposits | 2,542 |
| Interest on Federal funds purchased and other borrowings | 62 |
| Occupancy and furniture and equipment expense | 448 |
| Provision for loan losses | 370 |
| Other operating expense | 682 |
| Total operating expense | 5,598 |
| NET OPERATING INCOME | 125 |
| Applicable income taxes | 18 |
| Income before extraordinary items | 107 |
| Net securities gains (losses) | 21 |
| Extraordinary charges (credits) | |
| NET INCOME | 128 |
| NET CHANGE IN CAPITAL | 128 |

## Bank of Santa Maria

Incorporated June 27, 1977

2739 Santa Maria Way, Santa Maria 93455 Tel: (805) 937-8551

Principal Officers: William A. Hares, President; Janice C. Trefts, Assistant Vice President and Cashier; Donald W. Lemke, David Verlheist, Vice Presidents.

Directors: Armand Acosta, Richard E. Adam, Fred L. Crandall, Jr., A. J. Diani, James I. Hare, William A. Hares, Roger A. Ikola, Rodney S. Melville, Toshiharu Nishino, Joseph Sesto, Jr., William L. Snelling, Mitsuo Taniguchi, Joseph F. Ziemba.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---:|---:|
| Cash and due from banks | | 3,891 |
| U. S. Treasury securities | | 980 |
| Obligations of U.S. Gov't agencies, etc. | | 6,000 |
| Obligations of States and political subdivisions | | 1,312 |
| Federal funds sold, etc. | | 1,155 |
| Loans (excluding unearned income) | 24,448 | |
| LESS: Reserve for possible loan losses | 313 | |
| Loans (net) | | 24,135 |
| Bank premises, furniture and fixtures | | 3,060 |
| Other assets | | 1,075 |
| Total Assets | | 41,608 |

#### LIABILITIES

| | | |
|---|---:|---:|
| Demand deposits (IPC) | | 10,261 |
| Time and savings deposits (IPC) | | 24,550 |
| Deposits of U.S. Government | | 93 |
| Deposits of States and municipalities | | 1,261 |
| Certified and officers checks | | 498 |
| Total Domestic Deposits | 36,663 | |
| Demand deposits | 10,852 | |
| Time and savings deposits | 25,811 | |
| Total Domestic and Foreign Deposits | | 36,663 |
| Other liabilities | | 432 |
| Total Liabilities | | 37,095 |

#### EQUITY CAPITAL

| | |
|---|---:|
| Common stock | 3,228 |
| Undivided profits | 1,285 |
| Total Equity Capital | 4,513 |
| Total Liabilities and Equity Capital | 41,608 |

Branch office: Santa Maria.

## Bank of Santa Maria —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,009 |
| Income on Federal funds sold | 393 |
| Interest and dividends on investments | 939 |
| Other operating income | 293 |
| Total operating income | 4,634 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 920 |
| Interest on deposits | 1,991 |
| Interest on Federal funds purchased and other borrowings | 40 |
| Occupancy and furniture and equipment expense | 193 |
| Provision for loan losses | 180 |
| Other operating expense | 575 |
| Total operating expense | 3,899 |
| NET OPERATING INCOME | 735 |
| Applicable income taxes | 230 |
| Income before extraordinary items | 505 |
| Extraordinary charges (credits) | |
| NET INCOME | 505 |
| Other increases (decreases) in capital | 50 |
| NET CHANGE IN CAPITAL | 555 |

## Bank of Stockton

Incorporated August 12, 1867

**301 E. Miner Ave., Stockton 95202** **Tel: (209) 464-8781**

Principal Officers: Robert M. Eberhardt, President; Douglass M. Eberhardt, Executive Vice President; Roy C. Sanders, Senior Vice President and Secretary; Robert W. Friedberger, Vice President and Trust Officer; H.H. Harper, Senior Vice President and Treasurer; Donald H. Schock, Vice President and Cashier; Ray Robinson, Vice President and Controller; Ron Turner, Assistant Vice President and Auditor.

Directors: Mark S. Bray, Joseph P. Calcaterra, Jack E. Carter, Douglass M. Eberhardt, Robert M. Eberhardt, Robert E. Ferguson, H.H. Har[illegible]ud D. Klein, Roy C. Sander, A.W. Simpson, III, Ben C. Wallace, Jr.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 23,446 |
| U. S. Treasury securities | | 36,135 |
| Obligations of U.S. Gov't agencies, etc. | | 3,431 |
| Obligations of States and political subdivisions | | 43,903 |
| Corporate stock | | 2,876 |
| Loans (excluding unearned income) | 287,694 | |
| LESS: Reserve for possible loan losses | 6,772 | |
| Loans (net) | | 280,922 |
| Direct lease financing | | 1,587 |
| Bank premises, furniture and fixtures | | 12,100 |
| Other real estate owned | | 267 |
| Customers' liability on acceptances outstanding | | 690 |
| Other assets | | 6,756 |
| Total Assets | | 412,113 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 63,337 |
| Time and savings deposits (IPC) | | 278,953 |
| Deposits of U.S. Government | | 425 |
| Deposits of States and municipalities | | 25,454 |
| Deposits of commercial banks | | 740 |
| Certified and officers checks | | 2,497 |
| Total Domestic Deposits | 371,406 | |
| Demand deposits | 67,339 | |
| Time and savings deposits | 304,067 | |
| Total Domestic and Foreign Deposits | | 371,406 |
| Acceptances executed and outstanding | | 690 |
| Other liabilities | | 6,863 |
| Total Liabilities | | 378,959 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,500 |
| Surplus | 11,500 |
| Undivded profits | 7,075 |
| Reserve for contingencies, etc. | 13,079 |
| Total Equity Capital | 33,154 |
| Total Liabilities and Equity Capital | 412,113 |

Subsidiary: Stockton Building Company.
Branch offices (7): Lodi, Manteca, Pine Grove, Stockton (3), Tracy.

## Bank of Stockton —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 36,957 |
| Income on Federal funds sold | 666 |
| Interest and dividends on investments | 5,776 |
| Income from direct lease financing | 54 |
| Trust department income | 607 |
| Other operating income | 2,296 |
| Total operating income | 46,356 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 5,641 |
| Interest on deposits | 27,813 |
| Interest on Federal funds purchased and other borrowings | 149 |
| Occupancy and furniture and equipment expense | 1,931 |
| Provision for loan losses | 1,320 |
| Other operating expense | 3,181 |
| Total operating expense | 40,035 |
| NET OPERATING INCOME | 6,321 |
| Applicable income taxes | 1,740 |
| Income before extraordinary items | 4,581 |
| Net securities gains (losses) | -262 |
| Extraordinary charges (credits) | |
| NET INCOME | 4,319 |
| Other increases (decreases) in capital | -586 |
| Cash dividends paid | 1,200 |
| NET CHANGE IN CAPITAL | 2,533 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 8,077 |
| (b) Stocks | 20,235 |
| (c) Real Estate Loans | 4,863 |
| (d) Other Loans | 6,025 |
| (e) Real Estate | 10,892 |
| (f) Savings and Loan, Other Thrift Deposits | 966 |
| (g) Miscellaneous | 1,670 |
| Time Deposits: | |
| (a) Own Bank | 24,867 |
| (b) Other Banks | 257 |
| Demand Deposits: | |
| (a) Own Bank | 1,413 |
| Local Agency Security Investments | 52,348 |
| Advances or Overdrafts | 2 |
| Total Assets | 131,615 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 29,755 |
| (b) Personal Living Trusts | 2,396 |
| (c) Employee Benefit Trusts | 22,558 |
| Total Fiduciary Accounts | 72,709 |
| Corporate Accounts | 14 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 58,890 |
| Due to Commercial Department, Advances or Overdrafts | 2 |
| Total Liabilities | 131,615 |
| Market value-Securities deposited with State Treasurer: Court | 715 |
| Market value-Securities deposited with State Treasurer: Private | 245 |

## Bank of the Ocean

Incorporated April 14, 1981

212 No. Clementine, Oceanside 92054 Tel: (619) 722-1976

Principal Officers: Robert F. Andrews, Chairman of the Board; Horton Sherwood, President; Diana A. Rios, Executive Vice President & Chief Financial Officer; Allen K. Yasukochi, Secretary.

Directors: Robert F. Andrews, M.D., Willie J. Buchanon, Larry Greenspan, Neil R. Joebchen, M.D., James D.H. Koo, John J. Mamaux, Charles W. Martin, Diana A. Rios, Irwin Sheldon, Horton Sherwood, Allen K. Yasukochi.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 964 |
| Obligations of U.S. Gov't agencies, etc. | | 2,206 |
| Loans (excluding unearned income) | 6,781 | |
| LESS: Reserve for possible loan losses | 15 | |
| Loans (net) | | 6,766 |
| Bank premises, furniture and fixtures | | 225 |
| Other assets | | 239 |
| Total Assets | | 10,400 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 848 |
| Time and savings deposits (IPC) | | 5,880 |
| Deposits of U.S. Government | | 5 |
| Deposits of States and municipalities | | 925 |
| Certified and officers checks | | 39 |
| Total Domestic Deposits | 7,697 | |
| Demand deposits | 892 | |
| Time and savings deposits | 6,805 | |
| Total Domestic and Foreign Deposits | | 7,697 |
| Federal funds purchased, etc. | | 354 |
| Othr liabilities | | 48 |
| Total Liabilities | | 8,099 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,180 |
| Surplus | 1,148 |
| Undivided profits | -27 |
| Total Equity Capital | 2,301 |
| Total Liabilities and Equity Capital | 10,400 |

## Bank of the Ocean —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 405 |
| Interest on balances with banks | 21 |
| Income on Federal funds sold | 182 |
| Interest and dividends on investments | 100 |
| Other operating income | 48 |
| Total operating income | 756 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 239 |
| Interest on deposits | 216 |
| Interest on Federal funds purchased and other borrowings | 18 |
| Occupancy and furniture and equipment expense | 63 |
| Provision for loan losses | 7 |
| Other operating expense | 218 |
| Total operating expense | 761 |
| NET OPERATING INCOME | -5 |
| Income before extraordinary items | -5 |
| Net securities gains (losses) | 16 |
| Extraordinary charges (credits) | |
| NET INCOME | 11 |
| NET CHANGE IN CAPITAL | 11 |

## Bank of the Orient

Incorporated May 26, 1970

233 Sansome St., San Francisco 94104
Tel: (415) 781-6565

Principal Officers: E.L. Go, Chairman of the Board; Clarence Poon, President; Leonard S. Berry, Vice President and Controller; Virginia M. Tong, Corporate Secretary; Pamela Howard, Vice President and Cashier.

Directors: Anthony J. Damato, E. L. Go, Benjamin F. Greenough, Carl Hoag, Clarence Poon, Zeppelin W. Wong.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 16,233 |
| U. S. Treasury securities | | 31,015 |
| Obligations of States and political subdivisions | | 3,001 |
| Corporate stock | | 25 |
| Federal funds sold, etc. | | 9,850 |
| Loans (excluding unearned income) | 111,510 | |
| LESS: Reserve for possible loan losses | 1,206 | |
| Loans (net) | | 110,304 |
| Bank premises, furniture and fixtures | | 6,984 |
| Customers' liability on acceptances outstanding | | 4,124 |
| Other assets | | 5,140 |
| Total Assets | | 186,676 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 17,411 |
| Time and savings deposits (IPC) | | 134,802 |
| Deposits of U.S. Government | | 74 |
| Deposits of States and municipalities | | 400 |
| Deposits of commercial banks | | 5,634 |
| Certified and officers checks | | 1,988 |
| Total Domestic Deposits | 160,309 | |
| Demand deposis | 21,757 | |
| Time and savings deposits | 138,552 | |
| Deposits in Foreign Offices | | 6,240 |
| Total Domestic and Foreign Deposits | | 166,549 |
| Acceptances executed and outstanding | | 4,124 |
| Other liabilities | | 1,451 |
| Total Liabilities | | 172,124 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 10,182 |
| Surplus | 3,000 |
| Undivided profits | 1,370 |
| Total Equity Capital | 14,552 |
| Total Liabilities and Equity Capital | 186,676 |

Parent company: Orient Bancorporation .
Subsidiary: CFD Audit Associates.
Branch offices (4): Oakland, San Francisco (2), Guam.

## Bank of the Orient —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 15,041 |
| Interest on balances with banks | 891 |
| Income on Federal funds sold | 1,656 |
| Interest and dividends on investments | 2,508 |
| Other operating income | 1,437 |
| Total operating income | 21,533 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 3,687 |
| Interest on deposits | 11,916 |
| Interest on Federal funds purchased and other borrowings | 396 |
| Occupancy and furniture and equipment expense | 967 |
| Provision for loan losses | 700 |
| Other operating expense | 2,173 |
| Total operating expense | 19,839 |
| NET OPERATING INCOME | 1,694 |
| Applicable income taxes | 725 |
| Income before extraordinary items | 969 |
| Extraordinary charges (credits) | |
| NET INCOME | 969 |
| Other increases (decreases) in capital | 182 |
| Cash dividends paid | 445 |
| NET CHANGE IN CAPITAL | 706 |

## Bank of the Sierra

Incorporated September 14, 1977

**90 N. Main St., Porterville 93257** **Tel: (209) 781-2525**

Principal Officers: James C. Holly, President and Chief Executive Officer; G. B. Small, Senior Vice President & Cashier; Kenneth E. Goodwin, Executive Vice President.

Directors: Fred Berger, Jr., Albert L. Berra, Robert Fields, Vernon Gill, James C. Holly, Walter Hooper, Vince Jurkovich, Donald McGregor, Robert Reisig, Howard Smith, Morris A. Tharp, Robert H. Tienken, Gordon T. Woods.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,043 |
| U. S. Treasury securities | | 477 |
| Obligations of U.S. Gov't agencies, etc. | | 3,416 |
| Obligations of States and political subdivisions | | 353 |
| Federal funds sold, etc. | | 700 |
| Loans (excluding unearned income) | 21,891 | |
| LESS: Reserve for possible loan losses | 261 | |
| Loans (net) | | 21,630 |
| Bank premises, furniture and fixtures | | 1,970 |
| Other real estate owned | | 293 |
| Other assets | | 884 |
| Total Assets | | 32,766 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,018 |
| Time and savings deposits (IPC) | | 21,236 |
| Deposits of U.S. Government | | 30 |
| Deposits of States and municipalities | | 1,121 |
| Deposits of commercial banks | | 200 |
| Certified and officers checks | | 362 |
| Total Domestic Deposits | 29,967 | |
| Demand deposits | 7,420 | |
| Time and savings deposits | 22,547 | |
| Total Domestic and Foreign Deposits | | 29,967 |
| Mortgage indebtedness | | 189 |
| Other liabilities | | 258 |
| Total Liabilities | | 30,414 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,165 |
| Surplus | 1,068 |
| Undivided profits | 119 |
| Total Equity Capital | 2,352 |
| Total Liabilities and Equity Capital | 32,766 |

Branch offices (2): Lindsay, Porterville.

## Bank of the Sierra —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,236 |
| Income on Federal funds sold | 88 |
| Interest and dividends on investments | 572 |
| Other operating income | 313 |
| Total operating income | 4,209 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 892 |
| Interest on deposits | 2,269 |
| Interest on Federal funds purchased and other borrowings | 91 |
| Occupancy and furniture and equipment expense | 227 |
| Provision for loan losses | 337 |
| Other operating expense | 597 |
| Total operating expense | 4,413 |
| NET OPERATING INCOME | -204 |
| Income before extraordinary items | -204 |
| Net securities gains (losses) | 40 |
| Extraordinary charges (credits) | |
| NET INCOME | -164 |
| Other increases (decreases) in capital | 725 |
| NET CHANGE IN CAPITAL | 561 |

## Bank of the West

Incorporated December 20, 1978

180 Montgomery Street, San Francisco 94104 Tel: (415) 765-4800

Principal Officers: Edouard Finot, Chairman of the Board; McKenzie Moss, President and Chief Executive Officer; Robert E. Barnes, Jean-Jacques Picard, Senior Executive Vice Presidents; Daniel C. Drace, Jean-Noel Gallois, Stephen C. Glenn, Don J. McGrath, Anthony Newton, Donald A. Pelton, Robert S. Raye, Senior Vice Presidents; Don L. Draper, Senior Vice President & Senior Trust Officer; Clyde Morrell, Vice President & Controller.

Directors: Halsey C. Burke, Edouard Finot, Robert A. Fuhrman, George R. Langlois, Otis W. Mitchell, McKenzie Moss, Emiel T. Nielsen, Jr., Ernest de la Ossa, Emmanuel Philippon, Jean-Jacque Picard, Robert Sandoz, William R. Thomas, Jacques Wahl.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 47,123 |
| U. S. Treasury securities | | 63,960 |
| Obligations of U.S. Gov't agencies, etc. | | 23,259 |
| Obligations of States and political subdivisions | | 34,671 |
| Other bonds, notes, and debentures | | 215 |
| Corporate stock | | 8 |
| Federal funds sold, etc. | | 5,000 |
| Loans (excluding unearned income) | 858,055 | |
| LESS: Reserve for possible loan losses | 7,451 | |
| Loans (net) | | 850,604 |
| Direct lease financing | | 90,16 |
| Bank premises, furniture and fixtures | | 19,275 |
| Other real estate owned | | 7,144 |
| Customers' liability on acceptances outstanding | | 7,176 |
| Other assets | | 48,270 |
| Total Assets | | 1,196,821 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 183,437 |
| Time and savings deposits (IPC) | | 794,932 |
| Deposits of U.S. Government | | 3,051 |
| Deposits of States and municipalities | | 38,502 |
| Deposits of commercial banks | | 2,055 |
| Certified and officers checks | | 18,399 |
| Total Domestic Deposits | 1,040,376 | |
| Demand deposits | 207,845 | |
| Time and savings deposits | 832,531 | |
| Total Domestic and Foreign Deposits | | 1,040,376 |
| Federal funds purchased, etc. | | 17,404 |
| Other liabilities for borrowed money | | 5,436 |
| Mortgage indebtedness | | 4,668 |
| Acceptances executed and outstanding | | 7,176 |
| Other liabilities | | 25,855 |
| Total Liabilities | | 1,100,915 |
| Subordinated notes and debentures | | 7,500 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 6,621 |
| Surplus | | 67,712 |
| Undivided profits | | 14,073 |
| Total Equity Capital | | 88,406 |
| Total Liabilities and Equity Capital | | 1,196,821 |

Parent company: Banque Nationale de Paris; Paris, France.

Branch offices (40): Beverly Hills, Campbell (2), Cupertino, Fremont, Gilroy, Hayward, Los Altos, Los Angeles, Los Gatos, Menlo Park, Milpitas, Morgan Hill, Mountain View, Newport Beach, Oakland, Palo Alto, Salinas, San Jose (15), San Leandro, San Lorenzo, Santa Clara (2), Santa Cruz, Saratoga, Sunnyvale.

Extension of banking office: San Jose.

## Bank of the West —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 101,898 |
| Income on Federal funds sold | 1,184 |
| Interest and dividends on investments | 14,753 |
| Income from direct lease financing | 10,382 |
| Trust department income | 994 |
| Other operating income | 5,805 |
| Total operating income | 135,016 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 24,413 |
| Interest on deposits | 66,158 |
| Interest on Federal funds purchased and other borrowings | 6,689 |
| Occupancy and furniture and equipment expense | 8,425 |
| Provision for loan losses | 5,300 |
| Other operatng expense | 13,503 |
| Total operating expense | 124,488 |
| NET OPERATING INCOME | 10,528 |
| Applicable income taxes | 4,036 |
| Income before extraordinary items | 6,492 |
| Extraordinary charges (credits) | |
| NET INCOME | 6,492 |
| Cash dividends paid | 1,500 |
| NET CHANGE IN CAPITAL | 4,992 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 15,356 |
| (b) Stocks | 30,846 |
| (c) Real Estate Loans | 6,564 |
| (d) Other Loans | 6,813 |
| (e) Real Estate | 7,628 |
| (f) Savings and Loan, Other Thrift Deposits | 2,500 |
| (g) Miscellaneous | 15,675 |
| Time Deposits: | |
| (a) Own Bank | 18,503 |
| (b) Other Banks | 2,398 |
| Demand Deposits: | |
| (a) Own Bank | 405 |
| Corporate Investments | 22 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 27,376 |
| Advances or Overdrafts | 20 |
| Total Assets | 134,106 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court rusts | 21,415 |
| (b) Personal Living Trusts | 33,151 |
| (c) Employee Benefit Trusts | 44,659 |
| (d) Collective Investment Funds | 18,522 |
| (e) Less units of Collective Investment Funds | -18,119 |
| Total Fiduciary Accounts | 99,628 |
| Corporate Accounts | 38 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 34,420 |
| Due to Commercial Department, Advances or Overdrafts | 20 |
| Total Liabilities | 134,106 |
| Market value-Securities deposited with State Treasurer: Court | 646 |
| Market value-Securities deposited with State Treasurer: Private | 150 |

## Bank of Trade of San Francisco

Incorporated May 11, 1961

1001 Grant Ave., San Francisco 94133 Tel: (415) 982-3570

Principal Officers: Anthony T. C. Gaw, Chairman of the Board & Chief Executive Officer; L.C. Lee, Vice Chairman of the Board; Ronald Wong, President; Cheryl M. Wong, Vice President, Secretary and Treasurer; Nannette K. Louie, Vice President, Assistant Treasurer and Assistant Secretary; Rodney Wong, Cashier; Philip C. Wang, Assistant Vice President and Controller; Gabby Batista, Operations Officer.

Directors: Susan Aluwi, John K.Y. Chow, Ong Bie Chuan, Anthony T.C. Gaw, Jerry W. Lee, L. C. Lee, Phillip P. Teoh, Ronald Wong, Che Wan Yoo.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,523 |
| U. S. Treasury securities | | 1,512 |
| Obligations of U.S. Gov't agencies, etc. | | 3,134 |
| Other bonds, notes, and debentures | | 59 |
| Federal funds sold, etc. | | 1,500 |
| Loans (excluding unearned income) | 19,691 | |
| LESS: Reserve for possible loan losses | 369 | |
| Loans (net) | | 19,322 |
| Bank premises, furniture and fixtures | | 220 |
| Other assets | | 711 |
| Total Assets | | 28,981 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,345 |
| Time and savings deposits (IPC) | | 18,258 |
| Deposits of U.S. Government | | 57 |
| Deposits of States ad municipalities | | 2,700 |
| Deposits of commercial banks | | 35 |
| Certified and officers checks | | 313 |
| Total Domestic Deposits | 26,708 | |
| Demand deposits | 5,613 | |
| Time and savings deposits | 21,095 | |
| Total Domestic and Foreign Deposits | | 26,708 |
| Other liabilities | | 99 |
| Total Liabilities | | 26,807 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,355 |
| Surplus | 401 |
| Undivided profits | 418 |
| Total Equity Capital | 2,174 |
| Total Liabilities and Equity Capital | 28,981 |

Subsidiary: Trade Securities Corporation.

## Bank of Trade of San Francisco —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,308 |
| Interest on balances with banks | 63 |
| Income on Federal funds sold | 119 |
| Interest and dividends on investments | 591 |
| Other operating income | 64 |
| Total operating income | 4,145 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 743 |
| Interest on deposits | 2,299 |
| Occupancy and furniture and equipment expense | 246 |
| Provision for loan losses | 120 |
| Other operating expense | 624 |
| Total operating expense | 4,032 |
| NET OPERATING INCOME | 113 |
| Applicable income taxes | 47 |
| Income before extraordinary items | 66 |
| Net securities gains (losses) | 45 |
| Extraordinary charges (credits) | |
| NET INCOME | 111 |
| NET CHANGE IN CAPITAL | 111 |

## Bank of Walnut Creek

Established December 12, 1980

1400 Civic Drive, Walnut Creek 94596 Tel: (415) 932-5353

Principal Officers: James L. Ryan, President and Chief Executive Officer; Brian K. Garrett.

Directors: Alice I. Applegate, John W. Fefley, Vance R. Haswell, Richard G. Hill, Reynold C. Johnson III, Craig Lazzareschi, Adrian F. Mendes, Edward R. Mielenz, John F. Nohr, James L. Ryan, John L. Winther.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 2,255 |
| U. S. Treasury securities | | 1,480 |
| Obligations of States and political subdivisions | | 601 |
| Federal funds sold, etc. | | 600 |
| Loans (excluding unearned income) | 13,711 | |
| LESS: Reserve for possible loan losses | 111 | |
| Loans (net) | | 13,600 |
| Bank premises, furniture and fixtures | | 585 |
| Other real estate owned | | 238 |
| Other assets | | 196 |
| Total Assets | | 19,555 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 4,668 |
| Time and savings deposits (IPC) | | 10,700 |
| Deposits of U.S. Government | | 129 |
| Certified and officers checks | | 225 |
| Total Domestic Deposits | 15,722 | |
| Demand deposits | 5,022 | |
| Time and savings deposits | 10,700 | |
| Total Domestic and Foreign Deposits | | 15,722 |
| Other liabilities | | 157 |
| Total Liabilities | | 1,879 |
| **EQUITY CAPITAL** | | |
| Common stock | | 3,562 |
| Reserve for contingencies, etc. | | 114 |
| Total Equity Capital | | 3,676 |
| Total Liabilities and Equity Capital | | 19,555 |

Parent company: BWC Financial Corporation
Branch office: Orinda.

## Bank of Walnut Creek —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,478 |
| Interest on balances with banks | 27 |
| Income on Federal funds sold | 299 |
| Interest and dividends on investments | 224 |
| Other operating income | 63 |
| Total operating income | 2,091 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 526 |
| Interest on deposits | 635 |
| Interest on Federal funds purchased and other borrowings | 44 |
| Occupancy and furniture and equipment expense | 186 |
| Provision for loan losses | 75 |
| Other operating expense | 408 |
| Total operating expense | 1,874 |
| NET OPERATING INCOME | 217 |
| Applicable income taxes | 38 |
| Income before extraordinary items | 179 |
| Net securities gains (losses) | 21 |
| Extraordinary charges (credits) | |
| NET INCOME | 200 |
| Cash dividends paid | 50 |
| NET CHANGE IN CAPITAL | 150 |

## Bank of Westminster

Incorporated February 7, 1979

**8251 Westminster Ave., Westminster 92683** **Tel: (714) 891-4611**

Principal Officers: Charles A. Bonnett, M.D., Chairman of the Board; A. Paul Tomko, President; George W. Peterson, Executive Vice President; George C. Applegarth, Vice President.

Directors: Charles A. Bonnett, M.D., Frederick J. Hanshaw, George W. Peterson, Warren L. Rosendale, J. Wayne Stewart, A. Paul Tomko, Eddie H. Tsuruta.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,172 |
| U. S. Treasury securities | | 110 |
| Obligations of U.S. Gov't agencies, etc. | | 1,399 |
| Obligations of States and political subdivisions | | 1,792 |
| Federal funds sold, etc. | | 3,300 |
| Loans (excluding unearned income) | 9,067 | |
| LESS: Reserve for possible loan losses | 90 | |
| Loans (net) | | 8,977 |
| Direct lease financing | | 797 |
| Bank premises, furniture and fixtures | | 2,687 |
| Other real estate owned | | 479 |
| Other assets | | 320 |
| **Total Assets** | | 21,033 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,659 |
| Time and savings deposits (IPC) | | 12,217 |
| Deposits of U.S. Government | | 213 |
| Deposits of States and municipalities | | 1,711 |
| Certified and officers checks | | 527 |
| Total Domestic Deposits | 18,327 | |
| Demand deposits | 4,399 | |
| Time and savings deposits | 13,928 | |
| **Total Domestic and Foreign Deposits** | | 18,327 |
| Other liabilities | | 370 |
| **Total Liabilities** | | 18,697 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,108 |
| Undivided profits | 228 |
| **Total Equity Capital** | 2,336 |
| **Total Liabilities and Equity Capital** | 21,033 |

## Bank of Westminster —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,426 |
| Income on Federal funds sold | 218 |
| Interest and dividends on investments | 428 |
| Income from direct lease financing | 1 |
| Other operating income | 288 |
| Total operating income | 2,361 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 553 |
| Interest on deposits | 858 |
| Interest on Federal funds purchased and other borrowings | 160 |
| Occupancy and furniture and equipment expense | 101 |
| Provision for loan losses | 24 |
| Other operating expense | 348 |
| Total operating expense | 2,044 |
| NET OPERATING INCOME | 317 |
| Applicable income taxes | 98 |
| Income before extraordinary items | 219 |
| Net securities gains (losses) | 18 |
| Extraordinary charges (credits) | |
| NET INCOME | 237 |
| Other increases (decreases) in capital | -1 |
| NET CHANGE IN CAPITAL | 236 |

## Bank of Willits

Incorporated April 11, 1904

145 S. Main St., Willits 95490 Tel: (707) 459-5533

Principal Officers: O.R. Archer, Chairman of the Board and President; Charles B. Mannon, Vice President; Rebecca Brown, Cashier, Mary S. Crothers, Assistant Cashier.

Directors: O.R. Archer, Edward Berry, James D. Branson, Robert E. Harrah, Arthur H. Harwood, Charles B. Mannon.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,714 |
| U. S. Treasury securities | | 2,564 |
| Obligations of U.S. Gov't agencies, etc. | | 1,849 |
| Obligations of States and political subdivisions | | 3,425 |
| Federal funds sold, etc. | | 200 |
| Loans (excluding unearned income) | 19,984 | |
| LESS: Reserve for possible loan losses | 155 | |
| Loans (net) | | 19,829 |
| Bank premises, furniture and fixtures | | 499 |
| Other real estate owned | | 646 |
| Other assets | | 658 |
| Total Assets | | 31,384 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,612 |
| Time and savings deposits (IPC) | | 22,208 |
| Deposits of U.S. Government | | 16 |
| Deposits of States and municipalities | | 890 |
| Certified and officers checks | | 232 |
| Total Domestic Deposits | 27,958 | |
| Demand deposits | 4,959 | |
| Time and savings deposits | 22,999 | |
| Total Domestic and Foreign Deposits | | 27,958 |
| Other liabilities for borrowed money | | 72 |
| Mortgage indebtedness | | 118 |
| Other liabilities | | 503 |
| Total Liabilities | | 28,651 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 200 |
| Surplus | 1,300 |
| Undivided profits | 758 |
| Reserve for contingencies, etc. | 475 |
| Total Equity Capital | 2,733 |
| Total Liabilities and Equity Capital | 31,384 |

Subsidiary: Bank of Willits Building Corporation.
Branch office: Laytonville.

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## Bank of Willits —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,913 |
| Income on Federal funds sold | 71 |
| Interest and dividends on investments | 492 |
| Other operating income | 200 |
| Total operating income | 3,676 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 586 |
| Interest on deposits | 2,224 |
| Interest on Federal funds purchased and other borrowings | 8 |
| Occupancy and furniture and equipment expense | 113 |
| Provision for loan losses | 315 |
| Other operating expense | 298 |
| Total operating expense | 3,544 |
| NET OPERATING INCOME | 132 |
| Applicable income taxes | -4 |
| Income before extraordinary items | 136 |
| Extraordinary charges (credits) | |
| NET INCOME | 136 |
| Cash dividends paid | 80 |
| NET CHANGE IN CAPITAL | 56 |

## Bank of Woodland

Established January 10, 1983

120 W. Court Street, Woodland 95695 Tel: (916) 661-1333

Principal officers: Roger B. Kohlmeier, President; William C. Munson, Vice President & Senior Loan Officer; Frank A. Wynn, Vice President & Cashier.

Directors: Thomas S. Atkinson II, Robert L. Buttcane, W. Scott Carson III, Roger B. Kohlmeier, Milton Lee, Elmer McNece, Robert B. Nickum, James R. Ocheltree, Frederick J. Sobeck, M.D., G. William Streng, Arthur M. Traugh, Gary Wirth.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,151 |
| Federal funds sold, etc. | | 2,710 |
| Loans (excuding unearned income) | 10,585 | |
| LESS: Reserve for possible loan losses | 15 | |
| Loans (net) | | 10,570 |
| Bank premises, furniture and fixtures | | 1,032 |
| Other assets | | 171 |
| Total Assets | | 15,634 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,095 |
| Time and savings deposits (IPC) | | 8,594 |
| Deposits of U.S. Government | | 11 |
| Deposits of States and municipalities | | 351 |
| Deposits of commercial banks | | 450 |
| Certified and officers checks | | 100 |
| Total Domestic Deposits | 11,601 | |
| Demand deposits | 2,206 | |
| Time and savings deposits | 9,395 | |
| Total Domestic and Foreign Deposits | | 11,601 |
| Mortgage indebtedness | | 559 |
| Other liabilities | | 103 |
| Total Liabilities | | 12,263 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,100 |
| Surplus | | 1,441 |
| Undivided profits | | -170 |
| Total Equity Capital | | 3,371 |
| Total Liabilities and Equity Capital | | 15,634 |

## Bank of Yorba Linda

Established March 3, 1981

**18206 Imperial Highway, Yorba Linda 92686** **Tel: (714) 996-1800**

Principal Officers: John C. Coelho, Chairman of the Board; Robert V. Bombassei, President; Raul J. Medrano, Vice President & Chief Financial Officer.

Directors: Richard Aubrey, Roland E. Bigonger, Robert V. Bombassei, John C. Coelho, Roger Glazer, Max J. Reynolds, Brent Wahlberg.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,038 |
| Obligations of U.S. Gov't agencies, etc. | | 500 |
| Federal funds sold, etc. | | 200 |
| Loans (excluding unearned income) | 9,573 | |
| LESS Reserve for possible loan losses | 97 | |
| Loans (net) | | 9,476 |
| Direct lease financing | | 2,438 |
| Bank premises, furniture and fixtures | | 745 |
| Other assets | | 560 |
| Total Assets | | 16,957 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,788 |
| Time and savings deposits (IPC) | | 8,984 |
| Deposits of States and municipalities | | 300 |
| Deposits of commercial banks | | 300 |
| Certified and officers checks | | 284 |
| Total Domestic Deposits | 14,656 | |
| Demand deposits | 5,072 | |
| Time and savings deposits | 9,584 | |
| Total Domestic and Foreign Deposits | | 14,656 |
| Mortgage indebtedness | | 50 |
| Other liabilities | | 137 |
| Total Liabiliies | | 14,843 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,991 |
| Undivided profits | 123 |
| Total Equity Capital | 2,114 |
| Total Liabilities and Equity Capital | 16,957 |

## Bank of Yorba Linda —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,238 |
| Interest on balances with banks | 37 |
| Income on Federal funds sold | 276 |
| Interest and dividends on investments | 33 |
| Other operating income | 111 |
| Total operating income | 1,695 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 480 |
| Interest on deposits | 527 |
| Interest on Federal funds purchased and other borrowings | 10 |
| Occupancy and furniture and equipment expense | 220 |
| Provision for loan losses | 179 |
| Other operating expense | 342 |
| Total operating expense | 1,758 |
| NET OPERATING INCOME | -63 |
| Applicable income taxes | -66 |
| Income before extraordinary items | 3 |
| Extraordinary charges (credits) | |
| NET INCOME | 3 |
| NET CHANGE IN CAPITAL | 3 |

## Bank of Yucca Valley

**Established October 30, 1980**

**7248 Joshua Lane, Yucca Valley 92284** **Tel: (619) 365-6371**

Principal Officers: David Q. Vordermark, President and Chief Executive Officer; Keith C. Robbins, Executive Vice President; Rohda Casto, Vice President; Joyce J. Porter, Chief Financial Officer.

Directors: F. Roy Greenleaf, Jr., Chairman of the Board; Kensett J. Moyle, III, Alfred N. Peters, Patsy J. Skidmore, David Q. Vordermark, David S. Williams, Stanley J. Zarakov.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 827 |
| U. S. Treasury securities | | 3,857 |
| Obligations of U.S Gov't agencies, etc. | | 2,400 |
| Obligations of States and political subdivisions | | 10 |
| Other bonds, notes, and debentures | | 154 |
| Federal funds sold, etc. | | 1,800 |
| Loans (excluding unearned income) | 5,756 | |
| LESS: Reserve for possible loan losses | 52 | |
| Loans (net) | | 5,704 |
| Bank premises, furniture and fixtures | | 771 |
| Other assets | | 150 |
| Total Assets | | 14,673 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,691 |
| Time and savings deposits (IPC) | | 9,720 |
| Certified and officers checks | | 206 |
| Total Domestic Deposits | 12,617 | |
| Demand deposits | 2,897 | |
| Time and savings deposits | 9,720 | |
| Total Domestic and Foreign Deposits | | 12,617 |
| Other liabilities | | 159 |
| Total Liabilities | | 12,776 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,575 |
| Undivided profits | 322 |
| Total Equity Capital | 1,897 |
| Total Liabilities and Equity Capital | 14,673 |

## Bank of Yucca Valley —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,005 |
| Income on Federal funds sold | 84 |
| Interest and dividends on investments | 145 |
| Other operating income | 127 |
| Total operating income | 1,361 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 275 |
| Interest on deposits | 390 |
| Interest on Federal funds purchased and other borrowings | 59 |
| Occupancy and furniture and equipment expense | 67 |
| Provision for loan losses | 36 |
| Other operating expense | 274 |
| Total operating expense | 1,101 |
| NET OPERATING INCOME | 260 |
| Applicable income taxes | 112 |
| Income before extraordinary items | 148 |
| Extraordinary charges (credits) | |
| NET INCOME | 148 |
| NET CHANGE IN CAPITAL | 148 |

## Barclays Bank of California

Incorporated April 20, 1965

**111 Pine Street., San Francisco 94111** **Tel: (415) 981-8090**

Principal Officers: Mostyn T. Lloyd, President; Robert B. Leet, Richard Morrison, Executive Vice Presidents; Donald Buwalda, William Cooper, Charles L. Fritz, Stuart O. Keirle, G.E. Lundstrom, Harry Schnittger, Senior Vice Presidents; Kenneth L. Brown, Senior Vice President, Operations and Secretary; R.E. Gilbert, Senior Vice President & Controller; Barry Kilcrease, Vice President and Auditor; Jerome V. Murphy, Vice President and Cashier; Minh-Hang Nguyen, Vice President & Treasurer.

Directors: D.E. Anderson, C.J. Detoy, G.S. Dumke, L.W. Jordan, Jr. M.T. Lloyd, J.W. Meyer, R.J. Morrison, DB.G. Pearse, R. Pelly, O.D. Wolcott.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 61,943 |
| U. S. Treasury securities | | 99,956 |
| Obligations of U.S. Gov't agencies, etc. | | 21,020 |
| Obligations of States and political subdivisions | | 4,760 |
| Corporate stock | | 8 |
| Loans (excluding unearned income) | 628,061 | |
| LESS: Reserve for possible loan losses | 7,392 | |
| Loans (net) | | 620,669 |
| Direct lease financing | | 18,657 |
| Bank premises, furniture and fixtures | | 26,195 |
| Other real estate owned | | 1,520 |
| Customers' liability on acceptanes outstanding | | 820 |
| Other assets | | 15,095 |
| **Total Assets** | | 870,643 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 199,379 |
| Time and savings deposits (IPC) | | 535,509 |
| Deposits of U.S. Government | | 434 |
| Deposits of States and municipalities | | 20,362 |
| Deposits of commercial banks | | 2,974 |
| Certified and officers checks | | 15,978 |
| Total Domestic Deposits | 774,636 | |
| Demand deposits | 219,356 | |
| Time and savings deposits | 555,280 | |
| **Total Domestic and Foreign Deposits** | | 774,636 |
| Other liabilities for borrowed money | | 28,454 |
| Acceptances executed and outstanding | | 820 |
| Other liabilities | | 18,686 |
| **Total Liabilities** | | 822,596 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 20,000 |
| Surplus | 25,000 |
| Undivided profits | 3,047 |
| **Total Equity Capital** | 48,047 |
| **Total Liabilities and Equity Capital** | 870,643 |

Parent company: Barclays Bank International Limited, London, England.

Branch offices (58): Anaheim (3), Brea, Campbell, Carpinteria, Cerritos, Concord, Costa Mesa, Cupertino (2), Fountain Valley, Fullerton, Glendale, Goleta, Hawthorne, Hayward, Huntington Beach, Los Angeles(2), Los Gatos, Malibu, Mountain View, Novato, Oakland, Orange, Oxnard, Palm Desert, Palm Springs, Panorama City, Portola Valley, San Anselmo, San Diego (2), San Francisco (5), San Jose (3), San Marino, San Mateo, Santa Ana, Santa Barbara (2), Santa Clara (2), Saratoga, South San Francisco, Sunnyvale, Tarzana, Thousand Oaks, Ventura, Westchester, Woodland Hills, Cayman Islands.

Places of Business (2): Fresno, Los Angeles.

Extensions of banking office: San Francisco.

## Barclays Bank of California —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 82,465 |
| Interest on balances with banks | 354 |
| Income on Federal funds sold | 2,101 |
| Interest and dividends on investments | 11,099 |
| Income from direct lease financing | 2,712 |
| Other operating income | 10,006 |
| Total operating income | 108,737 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 31,114 |
| Interest on deposits | 49,467 |
| Interest on Federal funds purchased and other borrowings | 2,531 |
| Occupancy and furniture and equipment expense | 11,759 |
| Provision for loan losses | 8,370 |
| Other operating expense | 11,830 |
| Total operating expense | 115,071 |
| NET OPERATING INCOME | -6,334 |
| Applicable income taxes | 400 |
| Income before extraordinary items | -6,734 |
| Net securities gains (losses) | -658 |
| Extraordinary charges (credits) | |
| NET INCOME | -7,392 |
| NET CHANGE IN CAPITAL | -7,392 |

## Bay Area Bank

Incorporated June 5, 1979

**900 Veterans Blvd., Redwood City 94063** **Tel: (415) 367-1600**

Principal Officers: Ronald Kinsman, Richard Helton, President & Chief Executive Officer; Ronald A. Kinsman, Executive Vice President; H.A. Jordan, Vice President & Chief Financial Officer, Vice President & Senior Loan Officer..

Directors: Mario A. Biagi, James Burney, Gary S. Goss, Robert R. Haight, Roanld Kinsman, Daniel Lanahan, David J. MacDonald, Thor Madsen, Alan B. Miller, Robert J. Perlick, William J. Ward, Satoru Yamada.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,382 |
| U. S Treasury securities | | 3,173 |
| Obligations of U.S. Gov't agencies, etc. | | 1,059 |
| Obligations of States and political subdivisions | | 956 |
| Loans (excluding unearned income) | 26,975 | |
| LESS: Reserve for possible loan losses | 207 | |
| Loans (net) | | 26,768 |
| Direct lease financing | | 28 |
| Bank premises, furniture and fixtures | | 1,150 |
| Other assets | | 1,427 |
| Total Assets | | 40,944 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 10,560 |
| Time and savings deposits (IPC) | | 19,799 |
| Deposits of U.S. Government | | 39 |
| Deposits of States and municipalities | | 2,528 |
| Certified and officers checks | | 585 |
| Total Domestic Deposits | 33,51 | |
| Demand deposits | 11,184 | |
| Time and savings deposits | 22,327 | |
| Total Domestic and Foreign Deposits | | 33,511 |
| Federal funds purchased, etc. | | 2,442 |
| Other liabilities | | 1,588 |
| Total Liabilities | | 37,541 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,916 |
| Undivided profits | 487 |
| Total Equity Capital | 3,403 |
| Total Liabilities and Equity Capital | 40,944 |

## Bay Area Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,665 |
| Interest on balances with banks | 90 |
| Income on Federal funds sold | 372 |
| Interest and dividends on investments | 658 |
| Other operating income | 105 |
| Total operating income | 3,890 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 626 |
| Interest on deposits | 1,548 |
| Interest on Federal funds purchased and other borrowings | 374 |
| Occupancy and furniture and equipment expense | 268 |
| Provision for loan losses | 557 |
| Other operating expense | 482 |
| Total operating expense | 3,855 |
| NET OPERATING INCOME | 35 |
| Applicable income taxes | 4 |
| Income before extraordinary items | 31 |
| Net securities gains (losses) | 172 |
| Extraordinary charges (credits) | |
| NET INCOME | 203 |
| NET CHANGE IN CAPITAL | 203 |

## Bay Bank of Commerce

Incorporated August 11, 1980

**1495 East 14th Street, San Leandro 94577** **Tel: (415) 357-2265**

Principal Officers: Richard M. Kahler, President; R. B. Hasson, Senior Vice President & Senior Loan Officer; Randall D. Greenfield, Senior Vice President & Chief Financial Officer; R. J. McClenahan, Vice President; Nancy A. Bowers, Vice President, Operations.

Directors: Byron Auten, Dewey Bargiacchi, Michael D. Barry, Pearl Ehrlich, Joshua Fong, O.D., William Henson, Richard A. Kahler, Kenneth A. Kremer, Helen Piperis, Albert Russello, Robert L. Swanson.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,060 |
| U. S. Treasury securities | | 399 |
| Obligations of U.S. Gov't agencies, etc. | | 1,680 |
| Obligations of States and political subdivisions | | 1,215 |
| Federal funds sold, etc. | | 1,400 |
| Loans (excluding unearned income) | 15,959 | |
| LESS: Reserve for possible loan losses | 112 | |
| Loans (net) | | 15,847 |
| Bank premises, furniture and fixtures | | 1,233 |
| Other assets | | 428 |
| Total Assets | | 24,262 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,957 |
| Time and savings deposits (IPC) | | 12,210 |
| Deposits of U.S. Government | | 161 |
| Deposits of States and municipalities | | 1,700 |
| Certified and officers checks | | 35 |
| Total Domestic Deposits | 20,373 | |
| Demand deposits | 6,463 | |
| Time and savings deposits | 13,910 | |
| Total Domestic and Foreign Deposits | | 20,373 |
| Other liabilities | | 176 |
| Total Liabilities | | 20,549 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,633 |
| Undivided profits | 80 |
| Total Equity Capital | 3,713 |
| Total Liabilities and Equity Capital | 24,262 |

Parent company: Bay Commercial Services.

## Bay Bank of Commerce —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,537 |
| Interest on balances with banks | 207 |
| Income on Federal funds sold | 147 |
| Interest and dividends on investments | 316 |
| Other operating income | 264 |
| Total operating income | 2,471 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 601 |
| Interest on deposits | 859 |
| Interest on Federal funds purchased and other borrowings | 60 |
| Occupancy and furniture and equipment expense | 229 |
| Provision for loan losses | 75 |
| Other operating expense | 465 |
| Total operating expense | 2,289 |
| NET OPERATING INCOME | 182 |
| Applicable income taxes | 9 |
| Income before extraordinary items | 173 |
| Net securities gains (losses) | 70 |
| Extraordinary charges (credits) | 33 |
| NET INCOME | 276 |
| Other increases (decreases) in capital | -28 |
| NET CHANGE IN CAPITAL | 248 |

## Borel Bank & Trust Company
## Borel Bank Borel Bank & Trust Company

Established April 2, 1980

35 Bovet Road, San Mateo 94402 Tel: (415) 574-0374

Principal Officers: Miller Ream, Chairman of the Board; Harold A. Fick, President; Ronald G. Fick, Senior Vice President, Senior Trust Officer & Corporate Secretary; Donald R. Douglass, Senior Vice President & Senior Loan Officer, Carol Suboticki, Senior Vice President & Cashier.

Directors: David R. Boyd, Elbert P. Bressie, Richard M. De Luna, Harold A. Fick, Ronald G. Fick, Carroll D. Gregory, M.D., Albert Guibara, Hatherly B. Knowles, Steven Munkdale, Miller Ream, James R. Tormey, Jr.

## STATEMENT OF CONDITION, as of Jne 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,240 |
| U. S. Treasury securities | | 6,669 |
| Obligations of U.S. Gov't agencies, etc. | | 2,454 |
| Obligations of States and political subdivisions | | 1,946 |
| Federal funds sold, etc. | | 3,000 |
| Loans (excluding unearned income) | 38,415 | |
| LESS: Reserve for possible loan losses | 107 | |
| Loans (net) | | 38,308 |
| Direct lease financing | | 19 |
| Bank premises, furniture and fixtures | | 772 |
| Other real estate owned | | 209 |
| Other assets | | 1,233 |
| Total Assets | | 60,850 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 9,708 |
| Time and savings deposits (IPC) | | 45,98 |
| Deposits of U.S. Government | | 131 |
| Certified and officers checks | | 533 |
| Total Domestic Deposits | 55,670 | |
| Demand deposits | 10,372 | |
| Time and savings deposits | 45,298 | |
| Total Domestic and Foreign Deposits | | 55,670 |
| Other liabilities | | 917 |
| Total Liabilities | | 56,587 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 3,500 |
| Undivided profits | | 763 |
| Total Equity Capital | | 4,263 |
| Total Liabilities and Equity Capital | | 60,850 |

## Borel Bank & Trust Company
## Borel Bank Borel Bank & Trust Company —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 3,900 |
| Interest on balances with banks | 17 |
| Income on Federal funds sold | 487 |
| Interest and dividends on investments | 375 |
| Income from direct lease financing | -167 |
| Trust department income | 53 |
| Other operating income | 91 |
| Total operating income | 4,756 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 826 |
| Interest on deposits | 2,424 |
| Interest on Federal funds purchased and other borrowings | 25 |
| Occupancy and furniture and equipment expense | 303 |
| Provision for loan losses | 14 |
| Other operating expense | 535 |
| Total operating expense | 4,253 |
| NET OPERATING INCOME | 503 |
| Applicable income taxes | 96 |
| Income before extraordinary items | 407 |
| Extraordinary charges (credits) | |
| NET INCOME | 407 |
| Cash dividends paid | 87 |
| NET CHANGE IN CAPITAL | 320 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 2,977 |
| (b) Stocks | 21,230 |
| (c) Real Estate Loans | 35 |
| (d) Other Loans | 1,539 |
| (e) Real Estate | 2,977 |
| (f) Savings and Loan, Other Thrift Deposits | 48 |
| (g) Miscellaneous | 576 |
| Time Deposits: | |
| (a) Own Bank | 1,688 |
| (b) Other Banks | 278 |
| Demand Deposits: | |
| (a) Own Bank | 935 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 11,614 |
| Advances or Overdrafts | 123 |
| Total Assets | 44,020 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 1,954 |
| (b) Personal Living Truss | 11,315 |
| (c) Employee Benefit Trusts | 22,155 |
| Total Fiduciary Accounts | 35,424 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 8,473 |
| Due to Commercial Department, Advances or Overdrafts | 123 |
| Total Liabilities | 44,020 |
| Market value-Securities deposited with State Treasurer: Court | 208 |
| Market value-Securities deposited with State Treasurer: Private | 105 |

## Borrego Springs Bank

Incorporated April 9, 1982

547 Palm Canyon Drive, Borrego Springs 92004 Tel: (619) 767-5035

Principal officers: Cortland D. Rounds, President and Chief Executive Officer; John W. Copeland, Senior Vice President; Maria B. Perez, Vice President and Cashier.

Directors: James S. Brown, Elizabeth R. Christopher, Donald F. Hartman, Ray D. Innocenti, George J. Kuhrts III, Frank V. Riolo, Cortland D. Rounds.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,999 |
| Federal funds sold, etc. | | 1,575 |
| Loans (excluding unearned income) | 2,021 | |
| LESS: Reserve for possible loan losses | 10 | |
| Loans (net) | | 2,011 |
| Bank premises, furniture and fixtures | | 435 |
| Other assets | | 67 |
| Total Assets | | 6,087 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 994 |
| Time and savings deposits (IPC) | | 3,595 |
| Deposits of commercial banks | | 100 |
| Certified and officers checks | | 158 |
| Total Domestic Deposits | 4,847 | |
| Demand deposits | 1,152 | |
| Time and savings deposits | 3,695 | |
| Total Domestic and Foreign Deposits | | 4,847 |
| Other liabilities | | 19 |
| Total Liabilities | | 4,866 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 900 |
| Surplus | 577 |
| Undivided profits | -246 |
| Reserve for contingencies,etc. | -10 |
| Total Equity Capital | 1,221 |
| Total Liabilities and Equity Capital | 6,087 |

Parent company: BSD Bancorp, Inc.

## Borrego Springs Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 9 |
| Interest on balances with banks | 10 |
| Income on Federal funds sold | 18 |
| Other operating income | 1 |
| Total operating income | 38 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 34 |
| Interest on deposits | 13 |
| Occupancy and furniture and equipment expense | 15 |
| Other operating expense | 65 |
| Total operating expense | 127 |
| NET OPERATING INCOME | -89 |
| Income before extraordinary items | -89 |
| Extraordinary charges (credits) | |
| NET INCOME | -89 |
| Other increases (decreases) in capital | 1,388 |
| NET CHANGE IN CAPITAL | 1,388 |

## Brentwood Bank

Established May 26, 1981

11812 San Vicente Boulevard, Los Angeles 90049 Tel: (213) 826-5555

Principal Officers: Allanb Catanzaro, President & Chief Executive Officer; E. William Gall, Senior Vice President.

Directors: F. Keenan Behrle, Muriel Pfaelzer Bodek, Allan A. Catanzaro, Perry S. Herst, Jr., George R. McCambridge, Stephen D. Moses, Lawrence J. Ramer, Paul C. Roth.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,333 |
| Obligations of U.S. Gov't agencies, etc. | | 600 |
| Federal funds sold, etc. | | 2,155 |
| Loans (excluding unearned income) | 15,249 | |
| LESS: Reserve for possible loan losses | 164 | |
| Loans (net) | | 15,085 |
| Direct lease financing | | 30 |
| Bank premises, furniture and fixtures | | 887 |
| Other assets | | 345 |
| Total Assets | | 23,435 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,181 |
| Time and savings deposits (IPC) | | 16,341 |
| Deposits of States and municipalities | | 500 |
| Certified and officers checks | | 123 |
| Total Domestic Deposits | 20,145 | |
| Demand deposits | 3,304 | |
| Time and savings deposits | 16,841 | |
| Total Domestic and Foreign Deposits | | 20,145 |
| Federal funds purchased, etc. | | 79 |
| Other liabilities | | 110 |
| Total Liabilities | | 20,334 |

#### EQUITY CPITAL

| | | |
|---|---|---|
| Common stock | | 1,750 |
| Surplus | | 1,730 |
| Undivided profits | | -379 |
| Total Equity Capital | | 3,101 |
| Total Liabilities and Equity Capital | | 23,435 |

## Brentwood Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,572 |
| Interest on balances with banks | 234 |
| Income on Federal funds sold | 512 |
| Interest and dividends on investments | 267 |
| Income from direct lease financing | 3 |
| Other operating income | 113 |
| Total operating income | 2,701 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 551 |
| Interest on deposits | 1,316 |
| Interest on Federal funds purchased and other borrowings | 125 |
| Occupancy and furniture and equipment expense | 426 |
| Provision for loan losses | 100 |
| Other operating expense | 27 |
| Total operating expense | 2,785 |
| NET OPERATING INCOME | -84 |
| Income before extraordinary items | -84 |
| Net securities gains (losses) | 10 |
| Extraordinary charges (credits) | |
| NET INCOME | -74 |
| NET CHANGE IN CAPITAL | -74 |

## California Canadian Bank

Incorporated March 19, 1929

344 Pine St., San Francisco 94104
Tel: (415) 362-5210

Principal Officers: R. A. McKerroll, President; L.W. Blanchard, D. F. Bowman, D. J. Schumacher, W.B. Simpson, B.D. Williamson, Senior Vice Presidents; D.S. Merson, Controller & Treasurer; K. Buchanan, Secretary.

Directors: J.G. Bickford, T.E. Drohan, A.L. Flood, J.R. Fluor, R.E. Harrison, R.W. Hills, III, Frank H. Logan, Walter Losk, R. A. McKerroll, R.J. Riordan, Henry Roth.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 25,289 |
| U. S. Treasury securities | | 4,406 |
| Obligations of States and political subdivisions | | 260 |
| Federal funds sold, etc. | | 7,000 |
| Loans (excluding unearned income) | 609,392 | |
| LESS: Reserve for possible loan losses | 811 | |
| Loans (net) | | 608,581 |
| Direct lease financing | | 19,508 |
| Bank premises, furniture and fixtures | | 10,990 |
| Other real estate owned | | 2,404 |
| Customers' liability on acceptances outstanding | | 71 |
| Other assets | | 17,058 |
| Total Assets | | 695,567 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 77,272 |
| Time and savings deposits (IPC) | | 277,286 |
| Deposits of U.S. Government | | 852 |
| Deposits of States and municipalities | | 14,447 |
| Deposits of commercial banks | | 159,367 |
| Certified and officers checks | | 10,066 |
| Total Domestic Deposits | 539,290 | |
| Demand deposits | 96,708 | |
| Time and savings deposits | 442,582 | |
| Total Domestic and Foreign Deposits | | 539,290 |
| Federal funds purchased, etc. | | 21,323 |
| Other liabilities for borrowed money | | 20,764 |
| Acceptances executed and outstanding | | 71 |
| Other liabilities | | 9,576 |
| Total Liabilities | | 591,024 |
| Subordinated notes and debentures | | 25,000 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 20,075 |
| Surplus | | 42,925 |
| Undivided profits | | 16,543 |
| Total Equity Capital | | 79,543 |
| Total Liabilities and Equity Capital | | 695,567 |

Paent company: Canadian Imperial Bank of Commerce, Toronto, Canada.
Branch offices (12): Los Angeles, Mission Viejo, Newport Beach, Orange, Palo Alto, Rancho Mirage, Redwood City, Sacramento, San Diego, San Jose, San Mateo, Sunnyvale.
Places of business (2): San Francisco (2).
ATM facilities (7): Belmont, Irvine (2), Palo Alto, San Mateo, Santa Clara, Sunnyvale.

## California Canadian Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 101,840 |
| Income on Federal funds sold | 1,429 |
| Interest and dividends on investments | 2,898 |
| Income from direct lease financing | 3,363 |
| Trust department income | 1,832 |
| Other operating income | 17,875 |
| Total operating income | 129,237 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 15,305 |
| Interest on deposits | 60,427 |
| Interest on Federal funds purchased and other borrowings | 15,305 |
| Occupancy and furniture and equipment expense | 4,520 |
| Provision for loan losses | 7,100 |
| Other operating expense | 11,016 |
| Total operating expense | 113,673 |
| NET OPERATING INCOME | 15,564 |
| Applicable income taxes | 5,726 |
| Income before extraordinary items | 9,838 |
| Net securities gains (losses) | -4,919 |
| Extraordinary charges (credits) | |
| NET INCOME | 4,919 |
| NET CHANGE IN CAPITAL | 4,919 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 75,894 |
| (b) Stocks | 255,879 |
| (c) Real Estate Loans | 18,280 |
| (d) Other Loans | 13,646 |
| (e) Real Estate | 33,706 |
| (f) Savings and Loan, Other Thrift Deposits | 3,941 |
| (g) Miscellaneous | 79,707 |
| Time Deposits: | |
| (a) Own Bank | 35,534 |
| (b) Other Banks | 6,473 |
| Demand Deposits: | |
| (a) Own Bank | 2,213 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 76,321 |
| Advances or Overdrafts | 977 |
| Total Assets | 602,571 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 12,004 |
| (b) Personal Living Trusts | 28,359 |
| (c) Employee Benefit Trusts | 474,982 |
| Total Fiduciary Accounts | 515,345 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 86,249 |
| Due to Commercial Department, Advances or Overdrafts | 977 |
| Total Liabilities | 602,571 |
| Market value-Securities deposited with State Treasurer: Court | 500 |
| Market value-Securities deposited with State Treasurer: Private | 150 |

## California Citizens Bank

Incorporated March 14, 1978

**333 North Glenoaks Boulevard, Burbank 91502** **Tel: (213) 843-5600**

Principal Officers: L. J. McHaley, President & Chief Executive Officer; W. P. Streiber, Senior Vice President & Cashier; W. B. Graham, Senior Vice President & Loan Administrator.

Directors: H. W. Hill, B. K. Holderness, L.L. Kirk, D. J. Leiker, L. J. McHaley, J. W. Perkins, S. Sterpa.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,046 |
| U. S. Treasury securities | | 567 |
| Obligations of U.S. Gov't agencies, etc. | | 1,891 |
| Obligations of States and political subivisions | | 336 |
| Other bonds, notes, and debentures | | 300 |
| Federal funds sold, etc. | | 650 |
| Loans (excluding unearned income) | 16,790 | |
| LESS: Reserve for possible loan losses | 387 | |
| Loans (net) | | 16,403 |
| Bank premises, furniture and fixtures | | 3,844 |
| Other real estate owned | | 439 |
| Other assets | | 739 |
| Total Assets | | 27,215 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,194 |
| Time and savings deposits (IPC) | | 15,760 |
| Deposits of U.S. Government | | 68 |
| Deposits of States and municipalities | | 2,232 |
| Certified and officers checks | | 438 |
| Total Domestic Deposits | 25,692 | |
| Demand deposits | 7,700 | |
| Time and savings deposits | 17,992 | |
| Total Domestic and Foreign Deposits | | 25,692 |
| Other liabilities for borrowed money | | 25 |
| Other liabilities | | 183 |
| Total Liabilities | | 25,900 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,269 |
| Surplus | | 895 |
| Undivided profits | | -849 |
| Total Equity Capital | | 1,315 |
| Total Liabilities and Equity Capital | | 27,215 |

Branch office: Glendale.
ATM facilities (2): Burbank, Glendale.
Place of business: Glendale.

## California Citizens Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,948 |
| Interest on balances with banks | 153 |
| Income on Federal funds sold | 253 |
| Interest and dividends on investments | 431 |
| Other operating income | 506 |
| Total operating income | 4,291 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,096 |
| Interest on deposits | 1,608 |
| Interest on Federal funds purchased and other borrowings | 60 |
| Occupancy and furniture and equipment expense | 401 |
| Provision for loan losses | 1,340 |
| Other operating expense | 693 |
| Total operating expense | 5,198 |
| NET OPERATING INCOME | -907 |
| Income before extraordinary items | -907 |
| Extraordinary charges (credits) | |
| NET INCOME | -907 |
| Other increases (decreases) in capital | 415 |
| NET CHANGE IN CAPITAL | -492 |

## California Commerce Bank

Incorporated April 10, 1963

811 Wilshire Blvd., Los Angeles 90017 Tel: (213) 624-5700

Principal Officers: Javier Bustos, Chairman of the Board; T. Kent Graham, President & Chief Executive Officer; Salvador Villar, Executive Vice President; .Linda J. Young, Vice President, General Counsel & Secretary; Joseph Schmedding, Senior Vice President & Trust Officer; James Allen, Vice President; George Hartman, Executive Vice President, Credit Administration.

Directors: Javier Bustos, T. Kent Graham, Robert P. Hastings, Alejandro Legorreta, William F. McKenzie, Jr., Robert E. Morris, W.J. Nicholson, Enrique J. Pulido, James S. Vaudagna, M.D..

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 32,676 |
| U. S. Treasury securities | | 11,512 |
| Obligations of U.S. Gov't agencies, etc. | | 3,205 |
| Obligations of States and political subdivisions | | 2,873 |
| Federal funds sold, etc. | | 1,500 |
| Loans (excluding unearned income) | 144,302 | |
| LESS: Reserve for possible loan losses | 3,434 | |
| Loans (net) | | 140,868 |
| Bank premises, furniture and fixtures | | 4,094 |
| Other real estate owned | | 2,888 |
| Customers' liability on acceptances outstanding | | 270 |
| Other assets | | 9,097 |
| Total Assets | | 208,983 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 22,091 |
| Time and savings deposits (IPC) | | 144,176 |
| Deposits of States and municipalities | | 9,200 |
| Deposits of commercial banks | | 3,259 |
| Certified and officers checks | | 2,435 |
| Total Domestic Deposits | 181,161 | |
| Demand deposits | 25,885 | |
| Time and savings deposits | 155,276 | |
| Total Domestic and Foreign Deposits | | 181,161 |
| Other liabilities for borrowed money | | 467 |
| Mortgage indebtedness | | 171 |
| Acceptances executed and outstanding | | 270 |
| Other liabilities | | 4,360 |
| Total Liabilities | | 186,429 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 8,271 |
| Surplus | 19,579 |
| Undivided profits | -5,296 |
| Total Equity Capital | 22,554 |
| Total Liabilities and Equity Capital | 208,983 |

Parent company: Banco Nacional de Mexico, S.A.
Branch offices (6): Calexico, San Diego, San Jose (3), San Ysidro.

## California Commerce Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 30,371 |
| Interest on balances with banks | 96 |
| Income on Federal funds sold | 876 |
| Interest and dividends on investments | 2,036 |
| Trust department income | 161 |
| Other operating income | 1,831 |
| Total operating income | 35,371 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 5,512 |
| Interest on deposits | 23,354 |
| Interest on Federal funds purchased and other borrowings | 289 |
| Occupancy and furniture and equipment expense | 2,440 |
| Provision for loan losses | 6,590 |
| Other operating expense | 5,088 |
| Total operating expense | 43,273 |
| NET OPERATING INCOME | -7,902 |
| Applicable income taxes | -3,634 |
| Income before extraordinary items | -4,268 |
| Extraordinary charges (credits) | |
| NET INCOME | -4,268 |
| Other increases (decreases) in capital | 8,000 |
| NET CHANGE IN CAPITAL | 3,732 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 4,341 |
| (b) Stocks | 4,320 |
| (c) Real Estate Loans | 2,197 |
| (d) Other Loans | 1,797 |
| (e) Real Estate | 1,268 |
| (g) Miscellaneous | 656 |
| Time Deposits: | |
| (a) Own Bank | 4,664 |
| Demand Deposits: | |
| (a) Own Bank | 147 |
| (b) Other Banks | 4,371 |
| Corporate Investments | 1 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 528 |
| Total Assets | 24,290 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 5,559 |
| (b) Personal Living Trusts | 5,614 |
| (c) Employee Benefit Trusts | 12,545 |
| Total Fiduciary Accounts | 23,718 |
| Corporate Accounts | 8 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 564 |
| Total Liabilities | 24,290 |
| Market value-Securities deposited with State Treasurer: Court | 499 |
| Market value-Securities deposited with State Treasurer: Private | 326 |

## California First Bank

Incorporated October 29, 1952

350 California St., San Francisco 94104 Tel: (415) 445-0200

Principal Officers: Masao Tsuyama, Chairman of the Board; Yasushi Sumiya, President; James R. Gibson, Seishichi Itoh, Ikkan Kitazawa, Claude B. McClanahan, Jr., Tokuo Nishiyama, Yoshiaki Shibusawa, Executive Vice Presidents; Donald A. Brunell, Senior Vice President and Treasurer; A. Calhoun Jr., Secretary.

Directors: Alexander D. Calhoun, Jr., James R. Gibson, Teruo Hirokawa, Jiro Ishizaka, Seishichi Itoh, Calvin R. Jones, Masashi Kawaguchi, Ikkan Kitazawa, Roger Manfred, Tokuo Nishiyama, Yoshiaki Shibusawa, Paul L. Smith, Yasushi Sumiya, Masao Tsuyama.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 431,239 |
| U. S. Treasury securities | | 103,965 |
| Obligations of U.S. Gov't agencies, etc. | | 123,334 |
| Obligations of States and political subdivisions | | 136,095 |
| Other bonds, notes, and debentures | | 5,179 |
| Corporate stock | | 996 |
| Federal funds sold, etc. | | 229,800 |
| Loans (excluding unearned income) | 2,878,423 | |
| LESS: Reserve for possible loan losses | 33,138 | |
| Loans (net) | | 2,845,285 |
| Direct lease financing | | 42,839 |
| Bank premises, furniture and fixtures | | 124,702 |
| Other real estate owned | | 7,894 |
| Customers' liability on acceptances outstanding | | 34,715 |
| Other assets | | 72,813 |
| Total Assets | | 4,158,856 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 773,792 |
| Time and savings deposits (IPC) | | 2,327,187 |
| Deposits of U.S. Government | | 4,778 |
| Deposits of States and municipalities | | 67,313 |
| Deposits of foreign governments | | 151 |
| Deposits of commercial banks | | 7,892 |
| Certified and officers checks | | 49,380 |
| Total Domestic Deposits | 3,230,493 | |
| Demand deposits | 839,525 | |
| Time and savings deposits | 2,390,968 | |
| Deposits in Foreign Offices | | 416,006 |
| Total Domestic and Foreign Deposits | | 3,646,499 |
| Federal funds purchased, etc. | | 39,288 |
| Other liabilities for borrowed money | | 112,531 |
| Mortgage indebtedness | | 23,950 |
| Acceptances executed and outstanding | | 34,715 |
| Other liabilities | | 55,775 |
| Total Liabilities | | 3,912,758 |
| Subordinated notes and debentures | | 9,756 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 50,765 |
| Surplus | 146,163 |
| Undivided profits | 39,414 |
| Total Equity Capital | 236,342 |
| Total Liabilities and Equity Capital | 4,158,856 |

Parent company: The Bank of Tokyo, Ltd., Tokyo, Japan.
Subsidiaries: Bankers Commercial Corp., Cal First Properties, Inc.
Branch offices (117): Artesia, Bellflower, Beverly Hills, Borrego Springs, Chula Vista (2), Citrus Heights, City of Industry, Coronado, Costa Mesa, Cypress, Dana Point, Del Mar, El Cajon (2), El Segundo, Encinitas, Encino, Escondido, Fallbrook, Fremont, Fresno (2), Fullerton (2), Gardena (2), Hawthorne, Huntington Beach (2), Imperial Beach, Irvine (2), Laguna Hills, La Jolla (2), Lakewood, La Mesa, Lawndale, Lemon Grove, Lomita, Los Angeles (6), Manhattan Beach, Montebello, National City, Newport Beach (4), Norwalk, Oakland, Oceanside (2), Palo Alto, Panorama City, Placerville, Poway, Rancho Santa Fe, Rolling Hills Estates, Roseville, Sacramento, Salinas, San Clemente, San Diego (24), San Francisco (2), San Jose (2), San Juan Capistrano, San Mateo, Santa Ana, Santa Monica (2), Santee, Seal Beach, Spring Valley, Stockton, Sunnyvale, Torrance, Tustin, Vista, Walnut Creek, Westminster, Woodland Hills, Bahamas: Nassau; Guam: Agana, Tamuning; Mariana Islands: Saipan; Northern Marianas: Rota Island.
ATM facilities (2): Chula Vista, San Diego.
Place of business: San Diego.
Extensions of banking offices (2): El Cajon, San Francisco.

## California First Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 391,211 |
| Interest on balances with banks | 6,913 |
| Income on Federal funds sold | 7,189 |
| Interest and dividends on investments | 48,076 |
| Income from direct lease financing | 3,498 |
| Trust department income | 7,823 |
| Other operating income | 28,291 |
| Total operating income | 493,001 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 84,657 |
| Interest on deposits | 292,253 |
| Interest on Federal funds purchased and other borrowings | 23,429 |
| Occupancy and furniture and equipment expense | 23,936 |
| Provision for loan losses | 11,400 |
| Other operating expense | 34,441 |
| Total operating expense | 470,116 |
| NET OPERATING INCOME | 22,885 |
| Applicable income taxes | 6,505 |
| Income before extraordinary items | 16,380 |
| Net securities gains (losses) | -6,693 |
| Extraordinary charges (credits) | 6,755 |
| NET INCOME | 16,442 |
| | |
| Other increases (decreases) in capital | 36,861 |
| Cash dividends paid | 9,378 |
| NET CHANGE IN CAPITAL | 43,925 |

## California First Bank —Continued

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 224,821 |
| (b) Stocks | 330,261 |
| (c) Real Estate Loans | 41,590 |
| (d) Other Loans | 101,763 |
| (e) Real Estate | 71,517 |
| (f) Savings and Loan, Other Thrift Deposits | 25,243 |
| (g) Miscellaneous | 31,228 |
| Time Deposits: | |
| (a) Own Bank | 57,873 |
| (b) Other Banks | 53,228 |
| Demand Deposits: | |
| (a) Own Bank | 4,217 |
| Corporate Investments | 123,274 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 131,844 |
| Advances or Overdrafts | 14,520 |
| Total Assets | 1,211,379 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accunts: | |
| (a) Court Trusts | 175,114 |
| (b) Personal Living Trusts | 348,155 |
| (c) Employee Benefit Trusts | 355,610 |
| (d) Collective Investment Funds | 308,639 |
| (e) Less units of Collective Investment Funds | -290,469 |
| Total Fiduciary Accounts | 897,049 |
| Corporate Accounts | 163,754 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 136,056 |
| Due to Commercial Department, Advances or Overdrafts | 14,520 |
| Total Liabilities | 1,211,379 |
| Market value-Securities deposited with State Treasurer: Court | 865 |
| Market value-Securities deposited with State Treasurer: Private | 196 |

# California Heritage Bank

Incorporated February 25, 1974

**3737 Fifth Ave., San Diego 92103** **Tel: (714) 299-9700**

Principal Officers: John A. Sherman, President and Chief Executive Officer.

Directors: Richard Crissman, Robert Fredricks, Robert M. Guiltinan, Patt G. Moore, Gene Sally, William M. Shelton, John A. Sherman, William E. Steinwedell.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,374 |
| U. S. Treasury securities | | 250 |
| Obligations of U.S. Gov't agencies, etc. | | 1,200 |
| Other bonds, notes, and debentures | | 5 |
| Federal funds sold, etc. | | 5,250 |
| Loans (excluding uearned income) | 23,868 | |
| LESS: Reserve for possible loan losses | 78 | |
| Loans (net) | | 23,790 |
| Bank premises, furniture and fixtures | | 888 |
| Other real estate owned | | 510 |
| Other assets | | 1,032 |
| Total Assets | | 34,299 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,561 |
| Time and savings deposits (IPC) | | 26,885 |
| Deposits of U.S. Government | | 686 |
| Certified and officers checks | | 1,158 |
| Total Domestic Deposits | 32,290 | |
| Demand deposits | 4,719 | |
| Time and savings deposits | 27,571 | |
| Total Domestic and Foreign Deposits | | 32,290 |
| Other liabilities | | 151 |
| Total Liabilities | | 32,441 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 750 |
| Surplus | 1,450 |
| Undivided profits | -342 |
| Total Equity Capital | 1,858 |
| Total Liabilities and Equity Capital | 34,299 |

Parent company: Mesa Bancorp.
Branch office: San Diego.

## California Heritage Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,134 |
| Income on Federal funds sold | 230 |
| Interest and dividends on investments | 362 |
| Other operating income | 294 |
| Total operating income | 5,020 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 795 |
| Interest on deposits | 2,787 |
| Interest on Federal funds purchased and other borrowings | 17 |
| Occupancy and furniture and equipment expense | 301 |
| Provision for loan losses | 188 |
| Other operating expense | 824 |
| Total operating expense | 4,912 |
| NET OPERATING INCOME | 108 |
| Applicableincome taxes | 34 |
| Income before extraordinary items | 74 |
| Extraordinary charges (credits) | 24 |
| NET INCOME | 98 |
| NET CHANGE IN CAPITAL | 98 |

## California Korea Bank

Incorporated December 1, 1974

**1133 Wilshire Blvd., Los Angeles 90017** **Tel: (213) 482-5050**

Principal Officers: S.M. Hong, President; Chang Woo Lee, Executive Vice President; Yon Woong Chung, Senior Vice President & Controller, Sang Bae Kim, Senior Vice Presidents; P. Villanueva, Vice President & Senior Loan Officer; Donald J. Ladner, Vice President & Cashier.

Directors: Louis P. Athas, C.T. Chung, George H. Dieter, S.M. Hong, S. P. Hong, Mark Horlings, S.B. Kim, C. W. Lee, J.D. Lee, H.K. Shin, Leo C. Song.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 49,067 |
| Obligations of U.S. Gov't agencies, etc. | | 403 |
| Obligations of States and political subdivisions | | 3,290 |
| Federal funds sold, etc. | | 2,100 |
| Loans (excluding unearned income) | 74,472 | |
| LESS: Reserve for possible loan losses | 1,317 | |
| Loans (net) | | 73,155 |
| Bank premises, furniture and fixtures | | 6,483 |
| Other real estate owned | | 1,575 |
| Customers' liability on acceptances outstanding | | 327 |
| Other assets | | 2,685 |
| Total Assets | | 139,085 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 24,162 |
| Time and savings deposits (IPC) | | 91,527 |
| Deposits of commercial banks | | 1,777 |
| Certified and officers checks | | 4,588 |
| Total Domestic Deposits | 122,054 | |
| Demand deposits | 30,527 | |
| Time and savings deposits | 91,527 | |
| Total Domestic and Foreign Deposits | | 122,054 |
| Other liabilities for borrowed money | | 923 |
| Mortgage indebtedness | | 536 |
| Acceptances executed and outstanding | | 327 |
| Other liabilities | | 1,292 |
| Total Liabilities | | 125,132 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 5,000 |
| Surplus | 5,000 |
| Undivided profits | 3,953 |
| Total Equity Capital | 13,953 |
| Total Liabilities and Equity Capital | 139,085 |

Parent company: Korea Exchange Bank, Seoul, Korea.
Branch offices (4): Garden Grove, Los Angeles (2), San Francisco.

## California Korea Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 12,558 |
| Interest on balances with banks | 1,587 |
| Income on Federal funds sold | 504 |
| Interest and dividends on investments | 123 |
| Other operating income | 1,384 |
| Total operating income | 16,156 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 2,900 |
| Interest on deposits | 6,786 |
| Interest on Federal funds purchased and other borrowings | 25 |
| Occupancy and furniture and equipment expense | 1,619 |
| Provision for loan losses | 753 |
| Other operating expense | 1,655 |
| Total operating expense | 13,738 |
| NET OPERATING INCOME | 2,418 |
| Applicable income taxes | 1,196 |
| Income before extraordinary items | 1,222 |
| Extraordinary charges (credits) | – |
| NET INCOME | 1,222 |
| NET CHANGE IN CAPITAL | 1,222 |

## California Overseas Bank

Established November 8, 1976

3701 Wilshire Blvd., Los Angeles 90010 Tel: (213) 736-9400

Principal Officers: Roberto S. Benedicto, Chairman of the Board; James J. McNally, President & Chief Executive Officer; William P. Kavanaugh, Executive Vice President; Michael C. Allen, Vice President and Cashier; Victor F. Fermin, Vice President & Auditor; Ramon Halil, Vice President & Manager, International Department; Zenaida Katigbak, Vice President and Comptroller; Solon C. Soteras, Vice President.

Directors: Rodolfo T. Arambulo, Roberto S. Benedicto, Miguel V. Gonzalez, James J. McNally, Dominador R. Pangilinan, Pag-Asa San Agustin, Thomas Y. Ysuda.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 32,167 |
| U. S. Treasury securities | | 2,766 |
| Obligations of U.S. Gov't agencies, etc. | | 15,705 |
| Other bonds, notes, and debentures | | 25 |
| Corporate stock | | 41 |
| Federal funds sold, etc. | | 5,800 |
| Loans (excluding unearned income) | 61,351 | |
| LESS: Reserve for possible loan losses | 1,323 | |
| Loans (net) | | 60,028 |
| Direct lease financing | | 558 |
| Bank premises, furniture and fixtures | | 4,594 |
| Other real estate owned | | 3,616 |
| Customers' liability on acceptances outstanding | | 469 |
| Other assets | | 7,533 |
| Total Assets | | 133,302 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 20,519 |
| Time and savings deposits (IPC) | | 55,679 |
| Deposits of U.S. Government | | 121 |
| Deposits of States and municipalities | | 9,390 |
| Deposits of commercial banks | | 12,964 |
| Certified and officers checks | | 1,645 |
| Total Domestic Deposits | 100,318 | |
| Demand deposits | 24,322 | |
| Time and savings deposits | 75,996 | |
| Deposits in Foreign Offices | | 6,843 |
| Total Domestic and Foreign Deposits | | 107,161 |
| Federal funds purchased, etc. | | 86 |
| Mortgage indebtedness | | 2,093 |
| Acceptances executed and outstanding | | 469 |
| Other liabilities | | 1,721 |
| Total Liabilities | | 111,530 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 10,905 |
| Surplus | | 28,348 |
| Undivided profits | | -17,481 |
| Total Equity Capital | | 21,772 |
| Total Liabilities and Equity Capital | | 133,302 |

Branch offices (7): Beverly Hills, Encino, Los Angeles (2), Marina Del Rey, Reseda, Agana, Guam.

## California Overseas Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| OPERATING INCOME | |
|---|---|
| Interest and fees on loans | 9,114 |
| Interest on balances with banks | 2,600 |
| Income on Federal funds sold | 1,565 |
| Interest and dividends on investments | 927 |
| Income from direct lease financing | 151 |
| Other operating income | 1,043 |
| Total operating income | 15,400 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 4,564 |
| Interest on deposits | 8,533 |
| Interest on Federal funds purchased and other borrowings | 75 |
| Occupancy and furniture and equipment expense | 1,828 |
| Provision for loan losses | 620 |
| Other operating expense | 3,910 |
| Total operating expense | 19,530 |
| NET OPERATING INCOME | -4,130 |
| Income before extraordinary items | -4,130 |
| Net securities gains (losses) | -819 |
| Extraordinary charges (credits) | |
| NET INCOME | -4,949 |
| Other increases (decreases) in capital | 10,039 |
| NET CHANGE IN CAPITAL | 5,090 |

## California Republic Bank

Incorporated December 19, 1952

1675 Chester Avenue, Bakersfield 93301 Tel: (805) 327-9111

Principal Officers: Jimmie Icardo, Chairman of the Board; Galen Green, Vice Chairman, Leo J. Pierucci, President and Chief Executive Officer; T. H. Shaffer, Executive Vice President; Thomas P. Bell, Senior Vice President and Cashier; Leroy Harmon, Senior Vice President & Loan Administratior; Clarence J. Lehecka, Senior Vice President & Chief Financial Officer, Kay Meek, Vice President, Human Resources Director; Steve Ermigarat, Vice President Corporate Finance; Gordon W. Hazzard, Vice President, Administration; Elton Kelly, Vice President, Loan Administration; John Maestro, Vice President, Marketing Director; Tom Tedrow, Vice President Auditor.

Directors: Hal Aaron, James S. Camp, Dolores Cerro, Philip J. Cerro, Elmo Destefani, John L. Forney, Galen R. Greer, Robert L. Hoven, Jimmie Icardo, Leo J. Pierucci, James L. Stewart, Kurt F. Ullman.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 16,832 |
| U. S. Treasury securities | | 2,669 |
| Obligations of U.S. Gov't agencies, etc. | | 16,827 |
| Obligations of States and political subdivisions | | 16,559 |
| Corporate stock | | 3 |
| Federal funds sold, etc. | | 9,000 |
| Loans (excluding unearned income) | 98,568 | |
| LESS: Reserve for possible loan losses | 672 | |
| Loans (net) | | 97,896 |
| Bank premises, furniture and fixtures | | 5,700 |
| Other real estate owned | | 422 |
| Other assets | | 4,782 |
| Total Assets | | 170,690 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 47,371 |
| Time and savings deposits (IPC) | | 98,829 |
| Deposits of U.S. Government | | 1,490 |
| Deposits of States and municipalities | | 4,699 |
| Certified and officers checks | | 4,156 |
| Total Domestic Deposits | 156,545 | |
| Demand deposits | 53,613 | |
| Time and savings deposits | 102,932 | |
| Total Domestic and Foreign Deposits | | 156,545 |
| Federal funds purchased, etc. | | 400 |
| Other liabilities for borrowed money | | 128 |
| Mortgage indebtedness | | 251 |
| Other liabilities | | 2,830 |
| Total Liabilities | | 160,154 |
| Subordinated notes and debentures | | 650 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,145 |
| Surplus | | 3,355 |
| Undivided profits | | 5,386 |
| Total Equity Capital | | 9,886 |
| Total Liabilities and Equity Capital | | 170,690 |

Parent company: Cal Rep Bancorp, Inc.
Branch offices (16): Arvin, Bakersfield (6), Frazier Park, Greenfield, Lancaster (2), Oildale, Quartz Hill (2), Rosedale, Tehachapi.

## California Republic Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 11,908 |
| Interest on balances with banks | 86 |
| Income on Federal funds sold | 581 |
| Interest and dividends on investments | 4,239 |
| Other operating income | 1,797 |
| Total operating income | 18,611 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 4,167 |
| Interest on deposits | 7,509 |
| Interest on Federal funds purchased and other borrowings | 149 |
| Occupancy and furniture and equipment expense | 1,291 |
| Provision for loan losses | 240 |
| Other operating expense | 2,257 |
| Total operating expense | 15,613 |
| NET OPERATING INCOME | 2,998 |
| Applicable income taxes | 1,031 |
| Income before extraordinary items | 1,967 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,967 |
| Cash dividends paid | 470 |
| NET CHANGE IN CAPITAL | 1,497 |

## California Security Bank

Incorporated January 30, 1973

**2490 Story Road, San Jose 95122** **Tel: (408) 923-4100**

Principal Officers: Daniel L. Webb, President and Chief Executive Officer; Patricia J. Clark, Vice President and Cashier; Patricia E. Navarro, Assistant Cashier; William H. Cline, Jr., Assistant Vice President.

Directors: N.A. Abinante, Donald D. Brown, Joseph E. Chu, Stephen C.H. Lin, David W. Mariani, Tony Miranda, Edward Mock, Tony Pisciotta, Robert Serventi, Jose Zertuche.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,593 |
| U. S. Treasury securities | | 1,211 |
| Obligatins of U.S. Gov't agencies, etc. | | 3,702 |
| Federal funds sold, etc. | | 279 |
| Loans (excluding unearned income) | 11,914 | |
| LESS: Reserve for possible loan losses | 91 | |
| Loans (net) | | 11,823 |
| Direct lease financing | | 3 |
| Bank premises, furniture and fixtures | | 118 |
| Other real estate owned | | 49 |
| Other assets | | 332 |
| Total Assets | | 21,110 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,712 |
| Time and savings deposits (IPC) | | 14,260 |
| Deposits of U.S. Government | | 1,284 |
| Deposits of States and municipalities | | 560 |
| Certified and officers checks | | 869 |
| Total Domestic Deposits | 19,685 | |
| Demand deposits | 3,765 | |
| Time and savings deposits | 15,920 | |
| Total Domestic and Foreign Deposits | | 19,685 |
| Other liabilities for borrowed money | | 3 |
| Other liabilities | | 239 |
| Total Liabilities | | 19,927 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,253 |
| Undivided profits | | -70 |
| Total Equity Capital | | 1,183 |
| Total Liabilities and Equity Capital | | 21,110 |

## California Security Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,221 |
| Interest on balances with banks | 81 |
| Income on Federal funds sold | 266 |
| Interest and dividends on investments | 160 |
| Other operating income | 112 |
| Total operating income | 1,840 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 419 |
| Interest on deposits | 839 |
| Interest on Federal funds purchased and other borrowings | 9 |
| Occupancy and furniture and equipment expense | 97 |
| Provision for loan losses | 489 |
| Other operating expense | 334 |
| Total operating expense | 2,187 |
| NET OPERATING INCOME | -347 |
| Income before extraordinary items | -347 |
| Net securities gains (losses) | 12 |
| Extraordinary charges (credits) | |
| NET INCOME | -335 |
| Other increases (decreases) in capital | 6 |
| NET CHANGE IN CAPITAL | -329 |

## California Valley Bank

Incorporated September 29, 1977

1315 Van Ness Avenue, Fresno 93721 Tel: (209) 441-7300

Principal Officers: Fred Busch, Chairman of the Board & President;Robert J. Longatti, Senior Vice President & Branch Coordinator; Allen Layne, Vice President & Senior Loan Officer, John R. Giberson, Vice President, Cashier, Treasurer & Assistant Secretary.

Directors: Leonard H. Beechinor, Fred Busch, Michael Giffen, Robert C. Gill, Robert C. McInturf, Hugh R. Macklin, Kendall L. Manock, Samuel T. Reeves, Russell G. Smith, J. M. Telford, Lewis E. Thomason, John L. Woolf.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,998 |
| Obligations of U.S. Gov't agencies, etc. | | 4,236 |
| Obligations of States and political subdivisions | | 1,769 |
| Corporate stock | | 56 |
| Trading account securities | | 1,138 |
| Loans (excluding unearned income) | 46,451 | |
| LESS: Reserve for possible loan losses | 336 | |
| Loans (net) | | 46,115 |
| Direct lease financing | | 111 |
| Bank premises, furniture and fixtures | | 1,900 |
| Other real estate owned | | 760 |
| Other assets | | 3,317 |
| **Total Assets** | | 63,400 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,934 |
| Time and savings deposits (IPC) | | 41,739 |
| Deposits of States and municipalities | | 2,703 |
| Certified and officers checks | | 587 |
| Total Domestic Deposits | 52,963 | |
| Demand deposits | 9,022 | |
| Time and savings deposits | 43,941 | |
| **Total Domestic and Foreign Deposits** | | 52,963 |
| Federal funds purchased, etc. | | 1,814 |
| Other liabilities | | 2,240 |
| **Total Liabilities** | | 57,017 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,821 |
| Surplus | 779 |
| Undivided profits | 1,916 |
| Reserve for contingencies, etc. | -133 |
| **Total Equity Capital** | 6,383 |
| **Total Liabilities and Equity Capital** | 63,400 |

Subsidiary: California Valley Securities Corporation.
Branch offices (4): Firebaugh, Sacramento, Visalia, Woodland.

## California Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 6,227 |
| Interest on balances with banks | 305 |
| Income on Federal funds sold | 89 |
| Interest and dividends on investments | 851 |
| Income from direct lease financing | 15 |
| Other operating income | 413 |
| Total operating income | 7,900 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,451 |
| Interest on deposits | 4,266 |
| Interest on Federal funds purchased and other borrowings | 447 |
| Occupancy and furniture and equipment expense | 408 |
| Provision for loan losses | 240 |
| Other operating expense | 856 |
| Total operating expense | 7,668 |
| NET OPERATING INCOME | 232 |
| Applicable income taxes | 27 |
| Income before extraordinary items | 205 |
| Net securities gains (losses) | 155 |
| Extraordinary charges (credits) | |
| NET INCOME | 360 |
| Other increases (decreases) in capital | 3 |
| NET CHANGE IN CAPITAL | 363 |

## Camarillo Community Bank

Incorporated August 25, 1978

1150 Paseo Camarillo, Camarillo 93010 Tel: (805) 484-0534

Principal Officers: Robert E. Means, President; Claudia Wyre, Vice President & Cashier; Monty C. Moore, Vice President; Betty Gatlin, Assistant Vice President.

Directors: Charles C. Cooley, George V. Erickson, Edward A. Hoffer, Bobby Fukutomi, William L. Mason, Robert E. Means, Robert E. Nunn, Gene Randall, Charles B. Warner.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,603 |
| U. S. Treasury securities | | 1,399 |
| Obligations of U.S. Gov't agencies, etc. | | 500 |
| Federal funds sold, etc. | | 3,900 |
| Loans (excluding unearned income) | 12,900 | |
| LESS: Reserve for possible loan losses | 44 | |
| Loans (net) | | 12,856 |
| Bank premises, furniture and fixtures | | 585 |
| Other assets | | 227 |
| **Total Assets** | | 22,070 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,445 |
| Time and savings deposits (IPC) | | 12,886 |
| Deposits of U.S. Government | | 63 |
| Deposits of States and municipalities | | 2,057 |
| Certified and officers checks | | 261 |
| Total Domestic Deposits | 20,712 | |
| Demand deposits | 6,662 | |
| Time and savings deposits | 14,050 | |
| **Total Domestic and Foreign Deposits** | | 20,712 |
| Other liabilities | | 93 |
| **Total Liabilities** | | 20,805 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 750 |
| Surplus | 500 |
| Undivided profits | 15 |
| **Total Equity Capital** | 1,265 |
| **Total Liabilities and Equity Capital** | 22,070 |

## Camarillo Community Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,694 |
| Interest on balances with banks | 17 |
| Income on Federal funds sold | 174 |
| Interest and dividends on investments | 90 |
| Other operating income | 224 |
| Total operating income | 2,199 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 464 |
| Interest on deposits | 1,012 |
| Occupancy and furniture and equipment expense | 250 |
| Provision for loan losses | 120 |
| Other operating expense | 390 |
| Total operating expense | 2,236 |
| NET OPERATING INCOME | -37 |
| Income before extraordinary items | -37 |
| Extraordinary charges (credits) | |
| NET INCOME | -37 |
| NET CHANGE IN CAPITAL | -37 |

# Capital Bank

Incorporated March 26, 1979

**11101 La Reina Avenue, Downey 90241** **Tel: (213) 923-4526**

Principal Officers: Evert V. Almas, Chairman of the Board; Terry Luft, President & Chief Executive Officer; L. Don Sargent, Executive Vice President; Louise Dean, Vice President and Cashier.

Directors: Evert V. Almas, Robert Anderson, Walter Clubb, J. Donald Fisher, Robert V. Logan, Terry Luft, Robert Reed, Charles R. Weldon.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,072 |
| U. S. Treasury securities | | 3,770 |
| Obligations of U.S. Gov't agencies, etc. | | 2,500 |
| Obligations of States and political subdivisions | | 5,250 |
| Federal funds sold, etc. | | 3,500 |
| Loans (excluding unearned income) | 32,876 | |
| LESS: Reserve for possible loan losses | 364 | |
| Loans (net) | | 32,512 |
| Bank premises, furniture and fixtures | | 3,186 |
| Other real estate owned | | 415 |
| Other assets | | 673 |
| Total Assets | | 59,878 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 16,099 |
| Time and savings deposits (IPC) | | 32,514 |
| Deposits of U.S. Government | | 36 |
| Deposits of States and municipalities | | 5,103 |
| Certified and officers checks | | 208 |
| Total Domestic Deposits | 53,960 | |
| Demand deposits | 16,343 | |
| Time and savings deposits | 37,617 | |
| Total Domestic and Foreign Deposits | | 53,960 |
| Other liabilities for borrowed money | | 555 |
| Other liabilities | | 574 |
| Total Liabilities | | 55,089 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,375 |
| Surplus | | 2,997 |
| Undivided profits | | 417 |
| Total Equity Capital | | 4,789 |
| Total Liabilities and Equity Capital | | 59,878 |

Parent Company: Capital Bancorp.
Branch Offices (4): Cerritos, Compton, La Palma, Yorba Linda.

## Capital Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 5,454 |
| Income on Federal funds sold | 197 |
| Interest and dividends on investments | 699 |
| Other operating income | 438 |
| Total operating income | 6,788 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,482 |
| Interest on deposits | 3,264 |
| Interest on Federal funds purchased and other borrowings | 41 |
| Occupancy and furniture and equipment expense | 356 |
| Provision for loan losses | 627 |
| Other operating expense | 957 |
| Total operating expense | 6,727 |
| NET OPERATING INCOME | 61 |
| Applicable income taxes | -116 |
| Income before extraordinary items | 177 |
| Extraordinary charges (credits) | |
| NET INCOME | 177 |
| Cash dividends paid | 4 |
| NET CHANGE IN CAPITAL | 173 |

## Capitol Bank of Commerce

Incorporated December 31, 1975

**300 Capitol Mall, Sacramento 95814** **Tel: (916) 441-2333**

Principal Officers: Frank C. Ramos, Chairman of the Board; George J. Macko, President & Chief Executive Officer; James G. Updegraff, Special Assistant to the Chairman; James R. Hall, Executive Vice President; Paul D. Kimmelshue, Vice President & Loan Administrator; Twila Smith, Vice President and Cashier; Penny Tyler, Vice President and Secretary; Gerald G. Gomez, Vice President and Trust Officer; James M. McGann, Vice President and Controller; Richard J. Veale, Vice President, Commercial Loans; William D. Young, Vice President, Real Estate Loans.

Diretors: Carlton Z. Adams, M.D., Carroll E. Brock, Charles C. Chatfield, William H. Collard, Morton L. Friedman, John E. Kipp, Jr., George Macko, Frank C. Ramos, Tom Takehara, Forest L. Taylor, Howard M. Turner.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---:|---:|
| Cash and due from banks | | 7,832 |
| U. S. Treasury securities | | 11,009 |
| Obligations of U.S. Gov't agencies, etc. | | 1,701 |
| Obligations of States and political subdivisions | | 6,930 |
| Other bonds, notes, and debentures | | 750 |
| Corporate stock | | 6 |
| Federal funds sold, etc. | | 7,500 |
| Loans (excluding unearned income) | 100,461 | |
| LESS: Reserve for possible loan losses | 2,165 | |
| Loans (net) | | 98,296 |
| Direct lease financing | | 3,265 |
| Bank premises, furniture and fixtures | | 2,244 |
| Other real estate owned | | 3,677 |
| Other assets | | 6,804 |
| Total Assets | | 150,014 |

### LIABILITIES

| | | |
|---|---:|---:|
| Demand deposits (IPC) | | 22,569 |
| Time and savings deposits (IPC) | | 91,261 |
| Deposits of U.S. Government | | 8,281 |
| Deposits of States and municipalities | | 6,652 |
| Deposits of commercial banks | | 250 |
| Certified and officers checks | | 1,024 |
| Total Domestic Deposits | 130,037 | |
| Demand deposits | 23,596 | |
| Time and savings deposits | 106,441 | |
| Total Domestic and Foreign Deposits | | 130,037 |
| Federal funds purchased, etc. | | 4,409 |
| Other liabilities for borrowed money | | 3,586 |
| Mortgage indebtedness | | 697 |
| Other liabilities | | 2,097 |
| Total Liabilities | | 140,826 |

### EQUITY CAPITAL

| | |
|---|---:|
| Common stock | 2,901 |
| Surplus | 4,552 |
| Undivided profits | 1,735 |
| Total Equity Capital | 9,188 |
| Total Liabilities and Equity Capital | 150,014 |

Subsidiaries: Commerce Corporation, Commerce Leasing Company, Commerce Mortgage Company, Commerce Realty, Inc.
Extension of banking office: Sacramento.

## Capitol Bank of Commerce —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 15,018 |
| Income on Federal funds sold | 209 |
| Interest and dividends on investments | 1,823 |
| Income from direct lease financing | 332 |
| Trust department income | 89 |
| Other operating income | 1,129 |
| Total operating income | 18,600 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,806 |
| Interest on deposits | 12,762 |
| Interest on Federal funds purchased and other borrowings | 894 |
| Occupancy and furniture and equipment expense | 335 |
| Provision for loan losses | 2,500 |
| Other operating expense | 1,754 |
| Total operating expense | 20,051 |
| NET OPERATING INCOME | -1,451 |
| Applicable income taxes | -961 |
| Income before extraordinary items | -490 |
| Net securities gains (losses) | 138 |
| Extraordinary charges (credits) | |
| NET INCOME | -352 |
| Other increases (decreases) in capital | 1,008 |
| NET CHANGE IN CAPITAL | 656 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 8,340 |
| (b) Stocks | 13,147 |
| (c) Real Estate Loans | 2,030 |
| (d) Other Loans | 490 |
| (e) Real Estate | 402 |
| (g) Miscellaneous | 1,777 |
| Time Deposits: | |
| (a) Own Bank | 12,664 |
| (b) Other Banks | 628 |
| Demand Deposits: | |
| Agency,Safekeeping,Custodian, and Escrow Investments | 32,745 |
| Total Assets | 72,223 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 1,290 |
| (b) Personal Living Trusts | 6,341 |
| (c) Employee Benefit Trusts | 20,561 |
| Total Fiduciary Accounts | 28,192 |
| Agency,Safekeping,Custodian, and Escrow Accounts | 44,031 |
| Total Liabilities | 72,223 |
| Market value-Securities deposited with State Treasurer: Court | 400 |
| Market value-Securities deposited with State Treasurer: Private | 285 |

# Cathay Bank

Incorporated August 22, 1961

**777 N. Broadway, Los Angeles 90012** **Tel: (213) 625-4700**

Principal Officers: Gerald T. Deal, Chairman of the Board; George T.M. Ching, President; Francis T. Galvin, Executive Vice President; William Michaelson, Senior Vice President; Millie W. Joe, Vice President and Cashier; Edward Kuo, James Lin, Roland C. Lowe, Kenneth Stangl, Anthony Tang, Tommy Ung, Vice Presidents.

Directors: Ralph Roy Buon-Cristiani, Kelly L. Chan, Calvin C. Chang, Dunson Cheng, George T.M. Ching, Gerald T. Deal, Wing K. Fat, Tin Y. Kwong, M.D., John R. MacFaden, Joseph C.H. Poon, Wilbur K. Woo.

## STATEMENT OF CONDITION, as of June 30, 1983

in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 13,692 |
| U. S. Treasury securities | | 31,873 |
| Obligations of U.S. Gov't agencies, etc. | | 25,296 |
| Obligations of States and political subdivisions | | 21,882 |
| Federal funds sold, etc. | | 12,500 |
| Loans (excluding unearned income) | 113,868 | |
| LESS: Reserve for possible loan losses | 1,209 | |
| Loans (net) | | 112,659 |
| Bank premises, furniture and fixtures | | 6,050 |
| Other real estate owned | | 290 |
| Customers' liability on acceptances outstanding | | 571 |
| Other assets | | 2,402 |
| Total Assets | | 227,215 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 23,458 |
| Time and savings deposits (IPC) | | 175,167 |
| Deposits of U.S. Government | | 27 |
| Deposits of States and municipalities | | 2,800 |
| Deposits of foreign governments | | 5 |
| Deposits of commercial banks | | 476 |
| Certified and officers checks | | 6,885 |
| Total Domestic Deposits | 208,818 | |
| Demand deposits | 30,851 | |
| Time and savings deposits | 177,967 | |
| Total Domestic and Foreign Deposits | | 208,818 |
| Federal funds purchased, etc. | | 1,500 |
| Other liabilities for borrowed money | | 7 |
| Mortgage indebtedness | | 123 |
| Acceptances executed and outstanding | | 571 |
| Other liabilities | | 1,936 |
| Total Liabilities | | 212,955 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 484 |
| Surplus | 9,245 |
| Undivided profits | 4,531 |
| Total Equity Capital | 14,260 |
| Total Liabilities and Equity Capital | 227,215 |

Branch office: Monterey Park.

## Cathay Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 14,441 |
| Interest on balances with banks | 1,561 |
| Income on Federal funds sold | 1,643 |
| Interest and dividends on investments | 2,196 |
| Other operating income | 602 |
| Total operating income | 20,443 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 3,343 |
| Interest on deposits | 13,425 |
| Interest on Federal funds purchased and other borrowings | 115 |
| Occupancy and furniture and equipment expense | 787 |
| Provision for loan losses | 410 |
| Other operating expense | 1,404 |
| Total operating expense | 19,484 |
| NET OPERATING INCOME | 959 |
| Applicable income taxes | -277 |
| Income before extraordinary items | 1,236 |
| Net securities gains (losses) | 17 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,253 |
| | |
| Other increases (decreases) in capital | 1,447 |
| Cash dividends paid | 725 |
| NET CHANGE IN CAPITAL | 1,975 |

## Centennial Bank

Incorporated June 15, 1976

**987 'B' Street, Hayward 94541** **Tel: (415) 886-1976**

Principal Officers: Robert E. Rose, Chairman of the Board and Chief Executive Officer; Patricia J. Bugee, President; Manuel Gonsalves, James Nunn, John Stevens, Vice Presidents, Shirley Silver, Vice President and Cashier; Stephanie A. Powell, Vice President and Senior Loan Officer; Rebecca Holowich, Controller.

Directors: Betty K. Annable, Patricia Bugee, David M. DeVoe, Louis C. Frank, Ronald L. Meissner, Leonard A. Perillo, Robert E. Rose, Albert Shiells, Joseph M. Tanner, Daniel P. Teves, Jr.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollrs)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,721 |
| U. S. Treasury securities | | 1,000 |
| Obligations of U.S. Gov't agencies, etc. | | 1,450 |
| Obligations of States and political subdivisions | | 2,786 |
| Federal funds sold, etc. | | 3,700 |
| Loans (excluding unearned income) | 27,995 | |
| LESS: Reserve for possible loan losses | 223 | |
| Loans (net) | | 27,772 |
| Bank premises, furniture and fixtures | | 2,174 |
| Other real estate owned | | 104 |
| Other assets | | 442 |
| Total Assets | | 43,149 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 10,832 |
| Time and savings deposits (IPC) | | 25,648 |
| Deposits of U.S. Government | | 47 |
| Deposits of States and municipalities | | 1,075 |
| Certified and officers checks | | 1,101 |
| Total Domestic Deposits | 38,703 | |
| Demand deposits | 12,223 | |
| Time and savings deposits | 26,480 | |
| Total Domestic and Foreign Deposits | | 38,703 |
| Mortgage indebtedness | | 348 |
| Other liabilities | | 706 |
| Total Liabilities | | 39,757 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,102 |
| Surplus | 1,271 |
| Undivided profits | 1,019 |
| Total Equity Capital | 3,392 |
| Total Liabilities and Equity Capital | 43,149 |

Branch offices (2): Castro Valley, San Leandro.
ATM facilities (2): Castro Valley, San Ramon.

## Centennial Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,577 |
| Interest on balances with banks | 33 |
| Income on Federal funds sold | 188 |
| Interest and dividends on investments | 408 |
| Other operating income | 260 |
| Total operating income | 4,466 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,236 |
| Interest on deposits | 1,674 |
| Interest on Federal funds purchased and other borrowings | 51 |
| Occupancy and furniture and equipment expense | 379 |
| Provision for loan losses | 103 |
| Other operating expense | 711 |
| Total operating expense | 4,154 |
| NET OPERATING INCOME | 312 |
| Applicable income taxes | 37 |
| Income before extraordinary items | 275 |
| Extraordinary charges (credits) | |
| NET INCOME | 275 |
| NET CHANGE IN CAPITAL | 275 |

## Center State Bank

Incorporated July 26, 1960

**901 H St., Modesto 95354** **Tel: (209) 529-9300**

Principal Officers: Sidney Smith, Chairman of the Board; Robert H. Miller, President; R. M. Carrico, Executive Vice President & Chief Executive Officer; David G. Machado, Vice President & Cashier; Richard Hawkins, Auditor.

Directors: R. M. Carrico, Marvin den Dulk, Roland Dooley, Ples Due, Oscar Genasci, James Gremp, Gerald Jorgensen, Jerald N. Jorgensen, Robert H. Miller, Sidney Smith, E. D. Thompson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,883 |
| U. S. Treasury securities | | 2,580 |
| Obligations of States and political subdivisions | | 7,304 |
| Corporate stock | | 243 |
| Federal funds sold, etc. | | 5,000 |
| Loans (excluding unearned income) | 35,026 | |
| LESS: Reserve for possible loan losses | 492 | |
| Loans (net) | | 34,534 |
| Bank premises, furniture and fixtures | | 2,775 |
| Other real estate owned | | 794 |
| Other assets | | 1,593 |
| Total Assets | | 60,706 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 13,231 |
| Time and savings deposits (IPC) | | 37,333 |
| Deposits of U.S. Government | | 20 |
| Deposits of States and municipalities | | 5,395 |
| Certified and officers checks | | 574 |
| Total Domestic Deposits | 56,553 | |
| Demand deposits | 13,923 | |
| Time and savings deposits | 42,630 | |
| Total Domestic and Foreign Deposits | | 56,553 |
| Other liabilities | | 408 |
| Total Liabilities | | 56,961 |
| Subordinated notes and debentures | | 500 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 524 |
| Surplus | 3,313 |
| Undivided profits | -592 |
| Total Equity Capital | 3,245 |
| Total Liabilities and Equity Capital | 60,706 |

Branch offices (5): Empire, Escalon, Modesto, Ripon, Salida.

## Center State Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 6,139 |
| Income on Federal funds sold | 80 |
| Interest and dividends on investments | 793 |
| Other operating income | 271 |
| Total operating income | 7,283 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,167 |
| Interest on deposits | 4,219 |
| Interest on Federal funds purchased and other borrowings | 163 |
| Occupancy and furniture and equipment expense | 364 |
| Provision for loan losses | 1,474 |
| Other operating expense | 789 |
| Total operating expense | 8,176 |
| NET OPERATING INCOME | -893 |
| Applicable income taxes | -544 |
| Income before extraordinary items | -349 |
| Extraordinary charges (credits) | |
| NET INCOME | -349 |
| Other increases (decreases) in capital | -13 |
| Cash dividends paid | 294 |
| NET CHANGE IN CAPITAL | -656 |

## Central Bank

Established August, 1941

160 Sansome Street, San Francisco 94104 Tel: (415) 986-1928

Principal Officers: Michael G. Rafton, Chairman of the Board and President; George G. Padis, Executive Vice President & Branch Administrator; Gerald S. Taylor, First Senior Vice President & Chief Financial Officer; Robert W. Scofield, Thomas C. Warren, Donald E. Weyant, First Senior Vice Presidents.

Directors: Edward W. Boeger, John D. Carlisle, George Christopher, Richard F. Davis, Grace H. Foster, Jack O. Fries, James K. Herbert, Ernest M. King, George Koregelos, Spiro D. Mellis, George G. Padis, Michael G. Rafton, Robert W. Scofield.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 47,502 |
| U. S. Treasury securities | | 46,970 |
| Obligations of U.S. Gov't agencies, etc. | | 39,899 |
| Obligations of States and political subdivisions | | 19,302 |
| Other bonds, notes, and debentures | | 1,902 |
| Corporate stock | | 486 |
| Federal funds sold, etc. | | 10,000 |
| Loans (excluding unearned income) | 586,025 | |
| LESS: Reserve for possible loan losses | 5,981 | |
| Loans (net) | | 580,044 |
| Direct lease financing | | 156,404 |
| Bank premises, furniture and fixtures | | 32,709 |
| Other real estate owned | | 11,650 |
| Other assets | | 54,563 |
| Total Assets | | 1,001,431 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 184,585 |
| Time and savings deposits (IPC) | | 574,765 |
| Deposits of U.S. Government | | 1,854 |
| Deposits of States and municipalities | | 61,413 |
| Deposits of commercial banks | | 39,619 |
| Certified and officers checks | | 31,735 |
| Total Domestic Deposits | 893,971 | |
| Demand deposits | 221,578 | |
| Time and savings deposits | 672,393 | |
| Total Domestic and Foreign Deposits | | 893,971 |
| Federal funds purchased, etc. | | 35,527 |
| Other liabilities for borrowed money | | 1,750 |
| Mortgage indebtedness | | 3,236 |
| Other liabilities | | 9,009 |
| Total Liabilities | | 943,493 |
| Subordinated notes and debentures | | 2,217 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 10,476 |
| Surplus | | 14,565 |
| Undivided profits | | 30,680 |
| Total Equity Capital | | 55,721 |
| Total Liabilities and Equity Capital | | 1,001,431 |

Parent company: Central Banking System, Inc.

Subsidiaries: Central Hawaiian Leasing Corporation, Cenval Leasing Corporation, Cenval Leasing of Arizona, Cenval of Colorado Corporation, Coast Program of Arizona.

Branch offices (58): Antioch, Berkeley, Beverly Hills, Burlingame, Carson, Clovis, Concord, Costa Mesa, Dublin, El Cerrito, Escalon, Esparto, Fairfield (2), Fresno (4), Gridley, Hughson, Livermore, Long Beach, Los Angeles (2), Manteca, Modesto (2), Newark, Novato, Oakland (3), Oakley, Orinda, Oroville (2), Paradise, Parlier, Pinedale, Pleasanton, Richmond (2), Sacramento, San Francisco, San Jose, San Leandro, San Mateo (3), South Lake Tahoe (2), Stockton (2), Suisun City, Vacaville, Walnut Creek, Waterford, Woodland.

ATM facilities (3): Livermore, Oakland, Pleasant Hill.

Places of business (7): Concord, Glendale, Pacheco, Pleasant Hill, Pleasanton, Stockton, San Francisco.

## Central Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 77,273 |
| Interest on balances with banks | 858 |
| Income on Federal funds sold | 355 |
| Interest and dividends on investments | 12,397 |
| Income from direct lease financing | 27,097 |
| Trust department income | 384 |
| Other operating income | 9,398 |
| Total operating income | 127,762 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 30,933 |
| Interest on deposits | 62,587 |
| Interest on Federal funds purchased and other borrowings | 2,293 |
| Occupancy and furniture and equipment expense | 9,763 |
| Provision for loan losses | 4,065 |
| Other operating expense | 16,033 |
| Total operating expense | 125,674 |
| NET OPERATING INCOME | 2,088 |
| Applicable income taxes | -3,593 |
| Income before extraordinary items | 5,681 |
| Net securities gains (losses) | -20 |
| Extraordinary charges (credits) | |
| NET INCOME | 5,661 |
| Cash dividends paid | 2,043 |
| NET CHANGE IN CAPITAL | 3,618 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 6,543 |
| (b) Stocks | 41,299 |
| (c) Real Estate Loans | 17,609 |
| (d) Other Loans | 3,606 |
| (e) Real Estate | 8,385 |
| (f) Savings and Loan, Other Thrift Deposits | 19,390 |
| (g) Miscellaneous | 11,852 |
| Time Deposits: | |
| (a) Own Bank | 9,956 |
| (b) Other Banks | 5,431 |
| Demand Deposits: | |
| (a) Own Bank | 369 |
| Corporate Investments | 838 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 3,936 |
| Advances or Overdrafts | 7 |
| Total Assets | 129,221 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Tusts | 5,856 |
| (b) Personal Living Trusts | 7,033 |
| (c) Employee Benefit Trusts | 86,710 |
| Total Fiduciary Accounts | 99,599 |
| Corporate Accounts | 838 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 28,777 |
| Due to Commercial Department, Advances or Overdrafts | 7 |
| Total Liabilities | 129,221 |
| Market value-Securities deposited with State Treasurer: Court | 413 |
| Market value-Securities deposited with State Treasurer: Private | 188 |

# Central Bank of Glendale

Incorporated March 29, 1972

**411 North Central Ave., Glendale 91203** **Tel: (213) 507-1770**

Principal Officers: Robert W. Stevenson, Chairman of the Board; Donald A. McWilliam, President and Chief Executive Officer; Rodney L. Allen, Executive Vice President; Janice France, Vice President & Cashier; Marlene M. Hamilton, Vice President & Corporate Secretary.

Directors: Rodney L. Allen, Eric A. Ashton, John C. Hedlund, John J. Lytle, Donald A. McWilliam, Robert W. Stevenson.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,882 |
| U. S. Treasury securities | | 1,74 |
| Obligations of U.S. Gov't agencies, etc. | | 1,400 |
| Corporate stock | | 23 |
| Federal funds sold, etc. | | 632 |
| Loans (excluding unearned income) | 31,184 | |
| LESS: Reserve for possible loan losses | 176 | |
| Loans (net) | | 31,008 |
| Bank premises, furniture and fixtures | | 2,570 |
| Other real estate owned | | 1,087 |
| Other assets | | 3,039 |
| Total Assets | | 47,389 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 15,181 |
| Time and savings deposits (IPC) | | 21,683 |
| Deposits of States and municipalities | | 2,417 |
| Certified and officers checks | | 664 |
| Total Domestic Deposits | 39,945 | |
| Demand deposits | 16,301 | |
| Time and savings deposits | 23,644 | |
| Total Domestic and Foreign Deposits | | 39,945 |
| Mortgage indebtedness | | 743 |
| Other liabilities | | 2,046 |
| Total Liabilities | | 42,734 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,120 |
| Surplus | 1,899 |
| Undivided profits | 1,636 |
| Total Equity Capital | 4,655 |
| Total Liabilities and Equity Capital | 47,389 |

Subsidiary: CB Mortgage Corporation, Verdugo Escrow Company, CB Service Corporation, CBG, Inc.
Branch offices (2): Glendale, La Crescenta.

## Central Bank of Glendale —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,399 |
| Income on Federal funds sold | 529 |
| Interest and dividends on investments | 295 |
| Other operating income | 1,320 |
| Total operating income | 6,543 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 2,059 |
| Interest on deposits | 2,133 |
| Interest on Federal funds purchased and other borrowings | 89 |
| Occupancy and furniture and equipment expense | 418 |
| Provision for loan losses | 86 |
| Other operating expense | 1,480 |
| Total operating expense | 6,265 |
| NET OPERATING INCOME | 278 |
| Applicable income taxes | 126 |
| Income before extraordinary items | 152 |
| Extraordinary charges (credits) | |
| NET INCOME | 152 |
| Other increases (decreases) in capital | 2 |
| NET CHANGE IN CAPITAL | 150 |

## Central Sierra Bank

Incorporated March 3, 1981

**373 W. St. Charles, San Andreas 95249** **Tel: (209) 754-1883**

Principal Officers: Clarence E. Hartley, Chairman of the Board and President; Richard O. Morris, David A. Shockney, Vice President and Cashier; Charles D. Connor, Vice President and Manager, Roger L. Haley, Vice President and Manager.

Directors: Glen C. Croshaw, Wilbur W. Fullaway, Harrison Gibbs, Clarence E. Hartley, Richard Q. Palmer, Mike Thein, Athalia Turner, Forrest Turner, Jr., Rex C. Vollbrecht.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 1,291 |
| U. S. Treasury securities | | 1,340 |
| Obligations of U.S. Gov't agencies, etc. | | 1,861 |
| Federal funds sold, etc. | | 1,415 |
| Loans (excluding unearned income) | 7,618 | |
| LESS: Reserve for possible loan losses | 28 | |
| Loans (net) | | 7,590 |
| Bank premises, furniture and fixtures | | 519 |
| Other assets | | 228 |
| Total Assets | | 14,244 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 1,471 |
| Time and savings deposits (IPC) | | 8,004 |
| Deposits of U.S. Government | | 10 |
| Deposits of States and municipalities | | 1,400 |
| Certified and officers checks | | 62 |
| Total Domestic Deposits | 10,947 | |
| Demand deposits | 1,543 | |
| Time and savings deposits | 9,404 | |
| Total Domestic and Foreign Deposits | | 10,947 |
| Federal funds purchased, etc. | | 49 |
| Other liabilities | | 103 |
| Total Liabilities | | 11,099 |
| **EQUITY CAPITAL** | | |
| Common stock | | 3,079 |
| Undivided profits | | 66 |
| Total Equity Capital | | 3,145 |
| Total Liabilities and Equity Capital | | 14,244 |

Branch Offices(2); Angels Camp, Jamestown.

## Central Sierra Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 608 |
| Interest on balances with banks | 27 |
| Income on Federal funds sold | 120 |
| Interest and dividends on investments | 368 |
| Other operating income | 58 |
| Total operating income | 1,181 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 359 |
| Interest on deposits | 396 |
| Interest on Federal funds purchased and other borrowings | 70 |
| Occupancy and furniture and equipment expense | 99 |
| Provision for loan losses | 12 |
| Other operating expense | 201 |
| Total operating expense | 1,137 |
| NET OPERATING INCOME | 44 |
| Applicable income taxes | 12 |
| Income before extraordinary items | 32 |
| Net securities gains (losses) | 60 |
| Extraordinary charges (credits) | |
| NET INCOME | 92 |
| Other increases (decreases) in capital | 14 |
| NET CHANGE IN CAPITAL | 106 |

## Century Bank

Incorporated January 30, 1961

**6420 Wilshire Blvd., Los Angeles 90048** **Tel: (213) 651-2363**

Principal Officers: Roman Cruz, Jr., Chairman of the Board; Basilio Estanislao, President and Chief Executive Officer; A. Suenaventura, Albert C. Lowe, Executive Vice Presidents; T.A. Hardin, Senior Vice President and Loan Administrator; Eduardo Gopez, Chief Financial Officer.

Directors: Alfredo F. Buenaventura, Roman Cruz, Jr., P.O. Dominguez, Basilio Estanislao, John H. Griffith, Raymon L. Hansen, Placidio L. Mapa, Jr., Gilberto Teodoro, Cesar Zalamea.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 15,895 |
| Obligations of U.S. Gov't agencies, etc. | | 4,209 |
| Obligations of States and political subdivisions | | 201 |
| Federal funds sold, etc. | | 600 |
| Loans (excluding unearned income) | 47,310 | |
| LESS: Reserve for possible loan losses | 910 | |
| Loans (net) | | 46,400 |
| Bank premises, furniture and fixtures | | 2,456 |
| Other real estate owned | | 1,575 |
| Customers' liability on acceptances outstanding | | 114 |
| Other assets | | 3,420 |
| Total Assets | | 74,870 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 22,976 |
| Time and savings deposits (IPC) | | 39,822 |
| Deposits of U.S. Government | | 891 |
| Deposits of States and municipalities | | 2,350 |
| Deposits of commercial banks | | 3,316 |
| Certified and officers checks | | 815 |
| Total Domestic Deposits | 70,170 | |
| Demand deposits | 25,298 | |
| Time and savings deposits | 44,872 | |
| Total Domestic and Foreign Deposits | | 70,170 |
| Federal funds purchased, etc. | | 490 |
| Acceptances executed and outstanding | | 114 |
| Other liabilities | | 630 |
| Total Liabilities | | 71,404 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,058 |
| Surplus | 1,408 |
| Total Equity Capital | 3,466 |
| Total Liabilities and Equity Capital | 74,870 |

Parent company: Century Holding Corporation.
Branch offices (10): Culver City, Hayward, Los Angeles (3), Merced, Modesto, Stockton (2), Turlock.

## Century Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 9,676 |
| Interest on balances with banks | 730 |
| Income on Federal funds sold | 569 |
| Interest and dividends on investments | 302 |
| Other operating income | 713 |
| Total operating income | 11,990 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 3,971 |
| Interest on deposits | 5,279 |
| Interest on Federal funds purchased and other borrowings | 91 |
| Occupancy and furniture and equipment expense | 1,390 |
| Provision for loan losses | 600 |
| Other operating expense | 2,302 |
| Total operating expense | 13,633 |
| NET OPERATING INCOME | -1,643 |
| Applicable income taxes | -918 |
| Income before extraordinary items | -725 |
| Net securities gains (losses) | -30 |
| Extraordinary charges (credits) | |
| NET INCOME | -755 |
| NET CHANGE IN CAPITAL | -755 |

## Cerritos Valley Bank

Incorporated September 29, 1969

13400 San Antonio Dr., Norwalk 90650 Tel: (213) 868-3221

Principal Officers: Michael T. Harabedian, Chairman of the Board; Martin A. Malcolm, President; Janice E Turley, Vice President & Chief Financial Officer, Reese W. Reeves, Vice President/Credit Administrator.

Directors: Samuel A. Cabraloff, Gary Einstein, Michael T. Harabedian, Jack B. Jay, M.D., Garo V. Minassian, Walter T. Mullikin, M.D., JoAnn Piano, Kay Toma, M.D., Wolf H. Stern, Gonzalo (Jack) Veyna.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,452 |
| U. S. Treasury securities | | 101 |
| Obligations of U.S. Gov't agencies, etc. | | 2,998 |
| Obligations of States and political subdivisions | | 3,199 |
| Other bonds, notes, and debentures | | 1,251 |
| Loans (excluding unearned income) | 24,663 | |
| LESS: Reserve for possible loan losses | 263 | |
| Loans (net) | | 24,400 |
| Bank premises, furniture and fixtures | | 1,935 |
| Other real estate owned | | 2,187 |
| Other assets | | 632 |
| Total Assets | | 38,155 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 9,322 |
| Time and savings deposits (IPC) | | 20,284 |
| Deposits of U.S. Government | | 678 |
| Deposits of States and municipalities | | 2,300 |
| Certified and officers checks | | 38 |
| Total Domestic Deposits | 32,969 | |
| Demand deposits | 10,385 | |
| Time and savings deposits | 22,584 | |
| Total Domestic and Foreign Deposits | | 32,969 |
| Mortgage indebtedness | | 1,376 |
| Other liabilities | | 426 |
| Total Liabilities | | 34,771 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,533 |
| Undivided profits | -149 |
| Total Equity Capital | 3,384 |
| Total Liabilities and Equity Capital | 38,155 |

Branch offices (2): Anaheim, Artesia.

## Cerritos Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,286 |
| Interest and dividends on investments | 683 |
| Other operating income | 684 |
| Total operating income | 5,653 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,261 |
| Interest on deposits | 2,444 |
| Interest on Federal funds purchased and other borrowings | 136 |
| Occupancy and furniture and equipment expense | 566 |
| Provision for loan losses | 489 |
| Other operating expense | 1,406 |
| Total operating expense | 6,302 |
| NET OPERATING INCOME | -649 |
| Applicable income taxes | -115 |
| Income before extraordinary items | -534 |
| Extraordinary charges (credits) | |
| NET INCOME | -534 |
| NET CHANGE IN CAPITAL | -534 |

## Charter Pacific Bank

Established June 1, 1981

29200 Agoura Road, Agoura Hills 91301 Tel: (213) 991-8512

Principal Officers: David Lafaille, Chairman of the Board, Allen R. Blum, President & Chief Executive Officer; James R. Vrataric, Executive Vice President, Commercial Lending, Eugene R. Volkerding, Senior Vice President, Cashier & Chief Finanical Officer; James C. Favorite, Senior Vice President, Real Estate Lending; James W. Lane, Vice President; Maureen O'Rourke, Operations Officer.

Directors: Peter K. Althouse, Allen R. Blum, Barbara R. Dale, David Lafaille, Sharon L. Riddle, Anthony A. Vicar, Diana R. Warren, Allen G. Woskow.

### STATEMENT OF CONDITION, s of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,155 |
| U. S. Treasury securities | | 1,000 |
| Obligations of States and political subdivisions | | 200 |
| Federal funds sold, etc. | | 2,660 |
| Loans (excluding unearned income) | 12,168 | |
| LESS: Reserve for possible loan losses | 105 | |
| Loans (net) | | 12,063 |
| Bank premises, furniture and fixtures | | 275 |
| Investments in unconsolidated subsidiaries | | 10 |
| Other assets | | 223 |
| **Total Assets** | | 21,586 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,524 |
| Time and savings deposits (IPC) | | 12,394 |
| Deposits of U.S. Government | | 1 |
| Deposits of States and municipalities | | 1,200 |
| Certified and officers checks | | 409 |
| Total Domestic Deposits | 18,528 | |
| Demand deposits | 4,934 | |
| Time and savings deposits | 13,594 | |
| **Total Domestic and Foreign Deposits** | | 18,528 |
| Mortgage indebtedness | | 246 |
| Other liabilities | | 115 |
| **Total Liabilities** | | 18,889 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,500 |
| Surplus | 1,020 |
| Undivided profits | 177 |
| **Total Equity Capital** | 2,697 |
| **Total Liabilities and Equity Capital** | 21,586 |

Subsidiary: Charter Pacific Financial Services.

## Charter Pacific Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,815 |
| Interest on balances with banks | 23 |
| Income on Federal funds sold | 333 |
| Interest and dividends on investments | 37 |
| Other operating income | 69 |
| Total operating income | 2,277 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 481 |
| Interest on deposits | 993 |
| Interest on Federal funds purchased and other borrowings | 47 |
| Occupancy and furniture and equipment expense | 55 |
| Provision for loan losses | 91 |
| Other operating expense | 351 |
| Total operating expense | 2,018 |
| NET OPERATING INCOME | 259 |
| Applicable income taxes | 69 |
| Income before extraordinary items | 190 |
| Extraordinary charges (credits) | 14 |
| NET INCOME | 204 |
| NET CHANGE IN CAPITAL | 204 |

## Chino Valley Bank

Incorporated December 26, 1973

12808 Central Ave., Chino 91710 Tel: (714) 627-7316

Principal Officers: John Cavallucci, President; S.J. Smeding, Executive Vice President; Vincent Breitenberger, Executive Vice President and Senior Loan Officer; Dennis A. DeCius, Senior Vice President & Cashier.

Directors: George A. Borba, John A. Borba, John Cavallucci, Paul E. Cortez, Ronald O. Kruse, John J. LoPorto, Charles M. Magistro, John Vander Schaaf.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 17,375 |
| U. S. Treasury securities | | 1,998 |
| Obligations of U.S. Gov't agencies, etc. | | 6,953 |
| Obligations of States and political subdivisions | | 5,307 |
| Federal funds sold, etc. | | 1,000 |
| Loans (excluding unearned income) | 66,770 | |
| LESS: Reserve for possible loan losses | 675 | |
| Loans (net) | | 66,095 |
| Direct lease financing | | 410 |
| Bank premises, furniture and fixtures | | 4,218 |
| Other real estate owned | | 720 |
| Other assets | | 1,570 |
| Total Assets | | 105,646 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 27,733 |
| Time and savings deposits (IPC) | | 57,134 |
| Deposits of U.S. Government | | 120 |
| Deposits of States and municipalities | | 6,300 |
| Deposits of commercial banks | | 600 |
| Certified and officers hecks | | 1,484 |
| Total Domestic Deposits | 93,371 | |
| Demand deposits | 29,337 | |
| Time and savings deposits | 64,034 | |
| Total Domestic and Foreign Deposits | | 93,371 |
| Federal funds purchased, etc. | | 826 |
| Other liabilities for borrowed money | | 1,965 |
| Mortgage indebtedness | | 974 |
| Other liabilities | | 1,149 |
| Total Liabilities | | 98,285 |
| **EQUITY CAPITAL** | | |
| Common stock | | 1,475 |
| Surplus | | 3,135 |
| Undivided profits | | 2,751 |
| Total Equity Capital | | 7,361 |
| Total Liabilities and Equity Capital | | 105,646 |

Parent company: CVB Financial Corporation.
Branch offices(4): Chino, Corona, Ontario, Upland.
Place of Business San Bernardino.

## Chino Valley Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 9,016 |
| Interest on balances with banks | 9 |
| Income on Federal funds sold | 1,010 |
| Interest and dividends on investments | 1,530 |
| Other operating income | 1,556 |
| Total operating income | 13,121 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 2,727 |
| Interest on deposits | 5,194 |
| Interest on Federal funds purchased and other borrowings | 225 |
| Occupancy and furniture and equipment expense | 791 |
| Provision for loan losses | 273 |
| Other operating expense | 1,712 |
| Total operating expense | 10,922 |
| NET OPERATING INCOME | 2,199 |
| Applicable income taxes | 891 |
| Income before extraordinary items | 1,308 |
| Net securities gains (losses) | 27 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,335 |
| Cash dividends paid | 905 |
| NET CHANGE IN CAPITAL | 430 |

## Citizens Bank of Costa Mesa

Incorporated June 29, 1972

2970 Harbor Blvd. Costa Mesa 92626 Tel: (714) 979-4200

Principal Officers: Bertren I. Smith, Chairman of the Board; Paige V. Simpson, President; & Chief Executive Officer, John W. Walsh, Senior Vice President and Chief Administrative Officer; Kenneth L. Donahue, Senior Vice President & Cashier; Robert Ucciferri, Senior Vice President & Loan Administrator.

Directors: Charles Cringle, Roy E. June, Robert H. Olander, James D. Ray, Paige V. Simpson, Bertren I. Smith.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,190 |
| Obligations of U.S. Gov't agencies, etc. | | 451 |
| Obligations of States and political subdivisions | | 4,655 |
| Federal funds sold, etc. | | 8,500 |
| Loans (excluding unearned income) | 44,879 | |
| LESS: Reserve for possible loan losses | 259 | |
| Loans (net) | | 44,620 |
| Bank premises, furniture and fixtures | | 3,032 |
| Other real estate owned | | 538 |
| Other assets | | 1,250 |
| Total Assets | | 69,236 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 18,090 |
| Time and savings deposits (IPC) | | 41,162 |
| Deposits of U.S. Government | | 44 |
| Deposits of States and municipalities | | 209 |
| Certified and officers checks | | 2,515 |
| Total Domestic Deposits | 62,020 | |
| Demand deposits | 20,782 | |
| Time and savings deposits | 41,238 | |
| Total Domestic and Foreign Deposits | | 62,020 |
| Other liabilities for borrowed money | | 999 |
| Other liabilities | | 403 |
| Total Liabilities | | 63,422 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,813 |
| Undivided profits | 2,001 |
| Total Equity Capital | 5,814 |
| Total Liabilities and Equity Capital | 69,236 |

Subsidiary: Bank of Costa Mesa Properties, Inc.
Branch offices (2): Brea, Costa Mesa.

## Citizens Bank of Costa Mesa —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 7,226 |
| Income on Federal funds sold | 51 |
| Interest and dividends on investments | 467 |
| Other operating income | 593 |
| Total operating income | 8,337 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,983 |
| Interest on deposits | 4,335 |
| Interest on Federal funds purchased and other borrowings | 131 |
| Occupancy and furniture and equipment expense | 740 |
| Provision for loan losses | 491 |
| Other operating expense | 1,149 |
| Total operating expense | 8,829 |
| NET OPERATING INCOME | -492 |
| Applicable income taxes | -339 |
| Income before extraordinary items | -153 |
| Net securities gains (losses) | 36 |
| Extraordinary charges (credits) | |
| NET INCOME | -117 |
| Other increases (decreases) in capital | 12 |
| Cash dividends paid | 3 |
| NET CHANGE IN CAPITAL | -102 |

## Citizens Bank of Roseville

Incorporated April 25, 1930

**1625 Douglas Boulevard, Roseville 95678** **Tel: (916) 782-5561**

Principal Officers: Earl W. Nichols, Jr., Chairman of the Board; Thomas J. Meckfessel, President & Chief Executive Officer; Frances Nelson, Vice President and Treasurer.

Directors: Jean Broome, Peter Decker, Tom W. Denio, Robert J. Fetz, Gordon F. Harris, Robert W. Howe, Ronald R. Huskinson, Robert H. Johnson, Earl W. Nichols, Jr., Walter E. Paton, Gregory R. Rowe, Kathleen Wesseling.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,345 |
| U. S. Treasury securities | | 3333 |
| Obligations of U.S. Gov't agencies, etc. | | 2,975 |
| Obligations of States and political subdivisions | | 1,372 |
| Federal funds sold, etc. | | 300 |
| Loans (excluding unearned income) | 26,395 | |
| LESS: Reserve for possible loan losses | 264 | |
| Loans (net) | | 26,131 |
| Bank premises, furniture and fixtures | | 1,368 |
| Other real estate owned | | 101 |
| Other assets | | 627 |
| Total Assets | | 38,552 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,476 |
| Time and savings deposits (IPC) | | 26,216 |
| Deposits of U.S. Government | | 8 |
| Deposits of States and municipalities | | 2,202 |
| Certified and officers checks | | 492 |
| Total Domestic Deposits | 34,394 | |
| Demand deposits | 6,033 | |
| Time and savings deposits | 28,361 | |
| Total Domestic and Foreign Deposits | | 34,394 |
| Federal funds purchased, etc. | | 673 |
| Other liabilities for borrowed money | | 100 |
| Mortgage indebtedness | | 124 |
| Other liabilities | | 388 |
| Total Liabilities | | 35,679 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 386 |
| Surplus | 1,869 |
| Undivided profits | 618 |
| Total Equity Capital | 2,873 |
| Total Liabilities and Equity Capital | 38,552 |

Branch offices (2): Roseville (2).
Extension of banking office: Roseville.

## Citizens Bank of Roseville —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,730 |
| Interest on balances with banks | 9 |
| Income on Federal funds sold | 79 |
| Interest and dividends on investments | 461 |
| Other operating income | 212 |
| Total operating income | 4,491 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 998 |
| Interest on deposits | 2,509 |
| Interest on Federal funds purchased and other borrowings | 138 |
| Occupancy and furniture and equipment expense | 349 |
| Provision for loan losses | 198 |
| Other operating expense | 558 |
| Total operating expense | 4,750 |
| NET OPERATING INCOME | -259 |
| Applicable income taxes | -199 |
| Income before extraordinary items | -60 |
| Net securities gains (losses) | 4 |
| Extraordinary charges (credits) | |
| NET INCOME | -56 |
| Other increases (decreases) in capital | 281 |
| NET CHANGE IN CAPITAL | 225 |

## Citizens Commercial Trust and Savings Bank of Pasadena

Incorporated September 26, 1912

225 E. Colorado Blvd., Pasadena 91101 Tel: (213) 796-3000

Principal Officers: Robert V. Hubbard, Chairman of the Board; Robert V. Hubbard, Jr., Senior Vice Chairman of the Board; Roy L. Coats, President; Vernon F. Coss, Executive Vice President, Trust Division; C.J. Hagan, Senior Trust Officer & Secretary; Louella F. Shireman, Assistant Vice President & Auditor; William P. Stafford, Senior Vice President; Donald A. Milner, Vice President, Cashier.

Directors: Fitch M. Behr, Hewes A. Bell, Houghton W. Bragg, Roy L. Coats, Robert V. Hubbard, Robert V. Hubbard, Jr., Joseph Messle, James A. Schlinger, William J. Symes, Robert G. Weidig.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,215 |
| U. S. Treasury securities | | 9,405 |
| Obligations of U.S. Gov't agencies, etc. | | 3,909 |
| Obligations of States and political subdivisions | | 2,044 |
| Other bonds, notes, and debentures | | 906 |
| Federal funds sold, etc. | | 1,505 |
| Loans (excluding unearned income) | 27,831 | |
| LESS: Reserve for possible loan losses | 242 | |
| Loans (net) | | 27,589 |
| Bank premises, furniture and fixtures | | 2,278 |
| Other real estate owned | | 75 |
| Other assets | | 1,922 |
| Total Assets | | 52,848 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 14,904 |
| Time and savings deposits (IPC) | | 32,580 |
| Deposits of States and municipalities | | 208 |
| Certified and officers checks | | 1,165 |
| Total Domestic Deposits | 48,857 | |
| Demand deposits | 16,077 | |
| Time and savings deposits | 32,780 | |
| Total Domestic and Foreign Deposits | | 48,857 |
| Other liabilities | | 223 |
| Total Liabilities | | 49,080 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 900 |
| Surplus | 568 |
| Undivided profits | 2,300 |
| Total Equity Capital | 3,768 |
| Total Liabilities and Equity Capital | 52,848 |

Branch Offices (2): La Canada, Pasadena.

## Citizens Commercial Trust and Savings Bank of Pasadena —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 3,525 |
| Interest on balances with banks | 666 |
| Income on Federal funds sold | 439 |
| Interest and dividends on investments | 618 |
| Trust department income | 1,103 |
| Other operating income | 882 |
| Total operating income | 7,233 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,867 |
| Interest on deposits | 2,273 |
| Interest on Federal funds purchased and other borrowings | 13 |
| Occupancy and furniture and equipment expense | 805 |
| Provision for loan losses | 220 |
| Other operating expense | 1,08 |
| Total operating expense | 6,265 |
| NET OPERATING INCOME | 968 |
| Applicable income taxes | 245 |
| Income before extraordinary items | 723 |
| Net securities gains (losses) | -247 |
| Extraordinary charges (credits) | |
| NET INCOME | 476 |
| Other increases (decreases) in capital | -436 |
| Cash dividends paid | 90 |
| NET CHANGE IN CAPITAL | -50 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 25,804 |
| (b) Stocks | 60,207 |
| (c) Real Estate Loans | 5,620 |
| (d) Other Loans | 6,384 |
| (e) Real Estate | 6,384 |
| (f) Savings and Loan, Other Thrift Deposits | 4,397 |
| (g) Miscellaneous | 27,974 |
| Time Deposits: | |
| (a) Own Bank | 9,981 |
| (b) Other Banks | 1,985 |
| Demand Deposits: | |
| (a) Own Bank | 1,258 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 127,475 |
| Advances or Overdrafts | 186 |
| Total Assets | 277,655 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 18,007 |
| (b) Peronal Living Trusts | 35,935 |
| (c) Employee Benefit Trusts | 89,562 |
| Total Fiduciary Accounts | 143,504 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 133,965 |
| Due to Commercial Department, Advances or Overdrafts | 186 |
| Total Liabilities | 277,655 |
| Market value-Securities deposited with State Treasurer: Court | 666 |
| Market value-Securities deposited with State Treasurer: Private | 152 |

## Citizens State Bank of Santa Paula

Incorporated October 14, 1929

948 E. Main St., Santa Paula 93060 Tel: (805) 525-4413

Principal Officers: Thomas M. Riley, Chairman of the Board; Joseph C. Nesbitt, President; Wesley F. Cullins, E. Floyd Griffin, J.W. Spain, Vice Presidents; Betty L. Wright, Assistant Vice President & Cashier; Wanda C. Samples, Assistant Vice President and Operations Officer; Mattie L. Brown, Assistant Vice President & Corporate Secretary; Paul E. Chambers, Elizabeth Lloyd, Assistant Vice Presidents.

Directors: Antonio Diaz, Samuel R. Edwards, Sanger C. Hedrick, Paul A. Morris, Joseph C. Nesbitt, Thomas M. Riley, James M. Sharp, Douglas Shively Kathryn S. Stokes.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,962 |
| U. S. Treasury securities | | 1,728 |
| Obligations of U.S. Gov't agencies, etc. | | 1,800 |
| Obligations of States and political subdivisions | | 2,452 |
| Corporate stock | | 30 |
| Federal funds sold, etc. | | 12,100 |
| Loans (excluding unearned income) | 15,279 | |
| LESS: Reserve for possible loan losses | 174 | |
| Loans (net) | | 15,105 |
| Bank premises, furniture and fixtures | | 201 |
| Other assets | | 467 |
| Total Assets | | 35,845 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,870 |
| Time and savings deposits (PC) | | 25,059 |
| Deposits of U.S. Government | | 11 |
| Deposits of States and municipalities | | 1,208 |
| Certified and officers checks | | 567 |
| Total Domestic Deposits | 31,715 | |
| Demand deposits | 5,571 | |
| Time and savings deposits | 26,144 | |
| Total Domestic and Foreign Deposits | | 31,715 |
| Federal funds purchased, etc. | | 951 |
| Other liabilities | | 318 |
| Total Liabilities | | 32,984 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 210 |
| Surplus | 790 |
| Undivided profits | 1,861 |
| Total Equity Capital | 2,861 |
| Total Liabilities and Equity Capital | 35,845 |

Branch office: Santa Paula.

## Citizens State Bank of Santa Paula —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,128 |
| Interest on balances with banks | 3 |
| Income on Federal funds sold | 1,029 |
| Interest and dividends on investments | 689 |
| Other operating income | 158 |
| Total operating income | 4,007 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 729 |
| Interest on deposits | 2,063 |
| Interest on Federal funds purchased and other borrowings | 146 |
| Occupancy and furniture and equipment expense | 87 |
| Provision for loan losses | 40 |
| Other operating expense | 310 |
| Total operating expense | 3,375 |
| NET OPERATING INCOME | 632 |
| Applicable income taxes | 226 |
| Income before extraordinary items | 406 |
| Extraordinary charges (credits) | |
| NET INCOME | 406 |
| Cash dividends paid | 111 |
| NET CHANGE IN CAPITAL | 292 |

## Citizens Western Bank

Incorporated May 3, 1976

1606 Grand Avenue, San Diego 92109 Tel: (619) 275-0911

Principal Officers: John J. McCloskey, Chairman of the Board & Chief Executive Officer; Kenneth R. Kurtz, Vice Chairman, Secretary and Cashier; Raymond T. Johnson, President.

Directors: Moto Asakawa, Bernice M. Gibson, Raymond T. Johnson, Kenneth R. Kurtz, Art S. Leitch, John J. McCloskey, Alan R. Perry.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,060 |
| U. S. Treasury securities | | 200 |
| Federal funds sold, etc. | | 4,200 |
| Loans (excluding unearned income) | 16,710 | |
| LESS: Reserve for possible loan losses | 167 | |
| Loans (net) | | 16,543 |
| Bank premises, furniture and fixtures | | 3,962 |
| Other real estate owned | | 415 |
| Other assets | | 672 |
| Total Assets | | 31,052 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 8,176 |
| Time and savings deposits (IPC) | | 17,452 |
| Certified and officers checks | | 623 |
| Total Domestic Deposits | 26,251 | |
| Demand deposits | 8,799 | |
| Time and savings deposits | 17,452 | |
| Total Domestic and Foreign Deposits | | 26,251 |
| Other liabilities for borrowed money | | 212 |
| Mortgage indebtedness | | 186 |
| Other liabilities | | 468 |
| Total Liabilities | | 27,117 |

### EUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,839 |
| Undivided profits | | 1,096 |
| Total Equity Capital | | 3,935 |
| Total Liabilities and Equity Capital | | 31,052 |

Extension of banking office: San Diego.

## Citizens Western Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 3,104 |
| Interest on balances with banks | 262 |
| Income on Federal funds sold | 489 |
| Interest and dividends on investments | 15 |
| Other operating income | 279 |
| Total operating income | 4,149 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,057 |
| Interest on deposits | 1,542 |
| Interest on Federal funds purchased and other borrowings | 16 |
| Occupancy and furniture and equipment expense | 376 |
| Provision for loan losses | 108 |
| Other operating expense | 721 |
| Total operating expense | 3,820 |
| NET OPERATING INCOME | 329 |
| Applicable income taxes | 93 |
| Income before extraordinary items | 236 |
| Extraordinary charges (credits) | |
| NET INCOME | 236 |
| NET CHANGE IN CAPITAL | 236 |

## Citrus State Bank

Incorporated December 29, 1978

925 West Badillo St., Covina 91722 Tel: (213) 967-2411

Principal Officers: Thomas A. Bishop, President & Chief Executive Officer; Joseph A. Geiselman, Senior Vice President & Senior Loan Officer; John A. Riebennacht, Vice President & Cashier.

Directors: Donald R. Baker, M.D., Rodney Baker, Thomas A. Bishop, Clifton C. Booth, Angelo J. Brutocao, Doyle J. Davis, D.D.S., James R. Mulligan.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,778 |
| U. S. Treasury securities | | 571 |
| Obligations of U.S. Gov't agencies, etc. | | 2,601 |
| Obligations of States and political subdivisions | | 705 |
| Federal funds sold, etc. | | 3,800 |
| Loans (excluding unearned income) | 25,035 | |
| LESS: Reserve for possible loan losses | 213 | |
| Loans (net) | | 24,822 |
| Direct lease financing | | 780 |
| Bank premises, furniture and fixtures | | 2,463 |
| Other real estate owned | | 406 |
| Other assets | | 478 |
| Total Assets | | 40,404 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 9,733 |
| Time and savings deposits (IPC) | | 26,455 |
| Deposits of U.S. Government | | 19 |
| Certified and officers checks | | 639 |
| Total Domestic Deposits | 36,846 | |
| Demand deposits | 10,391 | |
| Time and savings deposits | 26,455 | |
| Total Domestic and Foreign Deposits | | 36,846 |
| Mortgage indebtedness | | 168 |
| Other liabilities | | 550 |
| Total Liabilities | | 37,564 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,469 |
| Surplus | 737 |
| Undivided profits | 634 |
| Total Equity Capital | 2,840 |
| Total Liabilities and Equity Capital | 40,404 |

Branch office: West Covina.

## Citrus State Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,195 |
| Interest on balances with banks | 13 |
| Income on Federal funds sold | 204 |
| Interest and dividends on investments | 492 |
| Income from direct lease financing | 99 |
| Other operating income | 305 |
| Total operating income | 4,308 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 908 |
| Interest on deposits | 1,700 |
| Interest on Federal funds purchased and other borrowings | 52 |
| Occupancy and furniture and equipment expense | 253 |
| Provision for loan losses | 161 |
| Other operating expense | 66 |
| Total operating expense | 3,739 |
| NET OPERATING INCOME | 569 |
| Applicable income taxes | 242 |
| Income before extraordinary items | 327 |
| Extraordinary charges (credits) | |
| NET INCOME | 327 |
| Other increases (decreases) in capital | 42 |
| NET CHANGE IN CAPITAL | 369 |

## City Commerce Bank

Established September 11, 1978

915 State Street, Santa Barbara 93102 Tel: (805) 963-5871

Principal Officers: Edwin B. Mack, President; R. T. Hinderleider, Senior Vice President & Cashier; Walter E. Zeni, Vice President; Timothy A. Marme, Assistant Vice President.

Directors: Dick Berti, Dr. William J. Blythe, Dr. Vernon Cheadle, Larry Crandell, Dr. Robert Hartzman, Jerry Harwin, Harry Heron, R.T. Hinderleider, Carl Lindros, Edwin B. Mack, Willard W. McEwen, Jr., C. Brian O'Gorman, Harold Oreskes, Syble R. Roberts.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,11 |
| Obligations of U.S. Gov't agencies, etc. | | 2,532 |
| Obligations of States and political subdivisions | | 1,327 |
| Federal funds sold, etc. | | 2,225 |
| Loans (excluding unearned income) | 21,775 | |
| LESS: Reserve for possible loan losses | 126 | |
| Loans (net) | | 21,649 |
| Bank premises, furniture and fixtures | | 822 |
| Customers' liability on acceptances outstanding | | 248 |
| Other assets | | 596 |
| Total Assets | | 33,517 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 6,146 |
| Time and savings deposits (IPC) | | 22,301 |
| Deposits of States and municipalities | | 900 |
| Certified and officers checks | | 868 |
| Total Domestic Deposits | 30,215 | |
| Demand deposits | 7,014 | |
| Time and savings deposits | 23,201 | |
| Total Domestic and Foreign Deposits | | 30,215 |
| Federal funds purchased, etc. | | 87 |
| Other liabilities for borrowed money | | 486 |
| Other liabilities | | 500 |
| Total Liabilities | | 31,288 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,092 |
| Surplus | 461 |
| Undivided profits | 686 |
| Total Equity Capital | 2,229 |
| Total Liabilities and Equity Capital | 33,517 |

Branch office: Santa Barbara.

## City Commerce Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,641 |
| Interest on balances with banks | 51 |
| Income on Federal funds sold | 209 |
| Interest and dividends on investments | 456 |
| Other operating income | 259 |
| Total operating income | 3,616 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 683 |
| Interest on deposits | 1,633 |
| Interest on Federal funds purchased and other borrowings | 148 |
| Occupancy and furniture and equipment expense | 207 |
| Provision for loan losses | 64 |
| Other operating expense | 713 |
| Total operating expense | 3,448 |
| NET OPERATING INCOME | 168 |
| Applicable income taxes | 20 |
| Income before extraordinary items | 148 |
| Net securities gains (losses) | 18 |
| Extraordinary charges (credits) | |
| NET INCOME | 166 |
| NET CHANGE IN CAPITAL | 166 |

## Clovis Community Bank

Incorporated May 17, 1979

**430 Pollasky Ave., Clovis 93612** **Tel: (209) 298-1775**

Principal Officers: Donald H. Bruegman, President; Viola Wilson, Vice President & Cashier; C. E. Rigsbee, Vice President.

Directors: Donald H. Bruegman, David E. Cook, Einar Cook, Sidney B. Cox, Daniel N. Cunningham, Larry D. Grossi, Douglas S. McDonald, Wanda Lee Rogers, Yoshito Takahashi, Joseph B. Weirick.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,830 |
| U. S. Treasury securities | | 1,000 |
| Obligations of U.S. Gov't agencies, etc. | | 6,384 |
| Obligations of States and political subdivisions | | 879 |
| Federal funds sold, etc. | | 1,950 |
| Loans (excluding unearned income) | 8,484 | |
| LESS: Reserve for possible loan losses | 79 | |
| Loans (net) | | 8,405 |
| Bank premises, furniture and fixtures | | 1,206 |
| Other real estate owned | | 170 |
| Other assets | | 626 |
| Total Assets | | 22,450 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,260 |
| Time and savings deposits (IPC) | | 11,978 |
| Deposits of States and municipalities | | 2,000 |
| Certified and officers checks | | 161 |
| Total Domestic Deposits | 19,399 | |
| Demand deposits | 5,421 | |
| Time and savings deposits | 13,978 | |
| Total Domestic and Foreign Deposits | | 19,399 |
| Mortgage indebtedness | | 164 |
| Other liabilities | | 441 |
| Total Liabilities | | 20,004 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,212 |
| Undivided profits | 234 |
| Total Equity Capital | 2,446 |
| Total Liabilities and Equity Capital | 22,450 |

Branch office: Shaver Lake.

## Clovis Community Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,078 |
| Interest on balances with banks | 26 |
| Income on Federal funds sold | 110 |
| Interest and dividends on investments | 1,175 |
| Other operating income | 167 |
| Total operating income | 2,556 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 445 |
| Interest on deposits | 1,149 |
| Interest on Federal funds purchased and other borrowings | 140 |
| Occupancy and furniture and equipment expense | 114 |
| Provision for loan losses | 76 |
| Other operating expense | 410 |
| Total operating expense | 2,334 |
| NET OPERATING INCOME | 222 |
| Applicable income taxes | 62 |
| Income before extraordinary items | 160 |
| Extraordinary charges (credits) | |
| NET INCOME | 160 |
| Other increases (decreases) in capital | 12 |
| NET CHANGE IN CAPITAL | 172 |

## Coast Bank

Incorporated March 17, 1951

5354 East Second St., Long Beach 90803 Tel: (213) 434-3401

Principal Officers: James S. Brown, Chairman of the Board; Lowell Hallock, Vice Chairman of the Board; Ronald L. Askew, President and Chief Executive Officer; Malcolm E. Graham, Jr., Senior Vice President and Chief Financial Officer; Jordan M. Bradley, Senior Vice President & Senior Loan Officer.

Directors: Ronald L. Askew, James H. Balkman, James S. Brown, Lowell Hallock, Ray D. Innocenti, Robert P. Wade, G. Lloyd Williams.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 11,792 |
| U. S. Treasury securities | | 122 |
| Obligations of U.S. Gov't agencies, etc. | | 1,451 |
| Obligations of States and political subdivisions | | 1,096 |
| Loans (excluding unearned income) | 30,614 | |
| LESS: Reserve for possible loan losses | 146 | |
| Loans (net) | | 30,468 |
| Bank premises, furniture and fixtures | | 1,992 |
| Other real estate owned | | 966 |
| Other assets | | 2,020 |
| Total Assets | | 49,907 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 20,534 |
| Time and savings deposits (IPC) | | 21,588 |
| Deposits of U.S. Government | | 19 |
| Deposits of States and municipalities | | 2,350 |
| Certified and officers checks | | 574 |
| Total Domestic Deposits | 45,06 | |
| Demand deposits | 21,127 | |
| Time and savings deposits | 23,938 | |
| Total Domestic and Foreign Deposits | | 45,065 |
| Mortgage indebtedness | | 1,546 |
| Other liabilities | | 457 |
| Total Liabilities | | 47,068 |
| **EQUITY CAPITAL** | | |
| Common stock | | 642 |
| Surplus | | 3,133 |
| Undivided profits | | -936 |
| Total Equity Capital | | 2,839 |
| Total Liabilities and Equity Capital | | 49,907 |

Parent company: BSD Bancorp, Inc.
Branch offices (2): Garden Grove, Santa Ana.
Extension of banking office: Long Beach.

## Coast Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,295 |
| Interest on balances with banks | 22 |
| Income on Federal funds sold | 209 |
| Interest and dividends on investments | 363 |
| Other operating income | 521 |
| Total operating income | 4,410 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,432 |
| Interest on deposits | 1,782 |
| Interest on Federal funds purchased and other borrowings | 138 |
| Occupancy and furniture and equipment expense | 618 |
| Other operating expense | 879 |
| Total operating expense | 4,849 |
| NET OPERATING INCOME | -439 |
| Applicable income taxes | -218 |
| Income before extraordinary items | -221 |
| Net securities gains (losses) | -207 |
| Extraordinary charges (credits) | |
| NET INCOME | -428 |
| Other increases (decreases) in capital | 1,906 |
| NET CHANGE IN CAPITAL | 1,478 |

## Coast Commercial Bank

Incorporated May 31, 1981

**701 Front Street, Santa Cruz 95060** **Tel: (408) 429-8944**

Principal Officers: Harvey J. Nickelson, President and Chief Executive Officer; Ralph C. Boyer, Vice President and Chief Financial Officer; David V. Heald, Vice President and Senior Loan Officer.

Directors: Richard Alderson, Douglas D. Austin, John C. Burroughs, Charles L. Canfield, Bud Cummings, Ronald M. Israel, M.D., Malcolm D. Moore, Harvey J. Nickelson, Gus J.F. Norton, Thomas E. Starr, James C. Thompson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,219 |
| U. S. Treasury securities | | 3,778 |
| Obligations of U.S. Gov't agencies, etc. | | 539 |
| Federal funds sold, etc. | | 1,500 |
| Loans (excluding unearned income) | 8,189 | |
| LESS: Reserve for possible loan losses | 58 | |
| Loans (net) | | 8,131 |
| Bank premises, furniture and fixtures | | 833 |
| Other assets | | 192 |
| Total Assets | | 16,192 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,684 |
| Time and savings deposits (IPC) | | 8,130 |
| Deposits of U.S. Government | | 59 |
| Deposits of States and municipalities | | 100 |
| Certified and officers checks | | 277 |
| Total Domestic Deposits | 12,250 | |
| Demand deposits | 4,020 | |
| Time and savings deposits | 8,23 | |
| Total Domestic and Foreign Deposits | | 12,250 |
| Mortgage indebtedness | | 337 |
| Other liabilities | | 108 |
| Total Liabilities | | 12,695 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,920 |
| Surplus | 1,485 |
| Undivided profits | 92 |
| Total Equity Capital | 3,497 |
| Total Liabilities and Equity Capital | 16,192 |

Extension of banking office: Santa Cruz.

## Coast Commercial Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 507 |
| Income on Federal funds sold | 152 |
| Interest and dividends on investments | 112 |
| Other operating income | 17 |
| Total operating income | 788 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 265 |
| Interest on deposits | 128 |
| Occupancy and furniture and equipment expense | 79 |
| Provision for loan losses | 14 |
| Other operating expense | 217 |
| Total operating expense | 703 |
| NET OPERATING INCOME | 85 |
| Applicable income taxes | 4 |
| Income before extraordinary items | 81 |
| Extraordinary charges (credits) | |
| NET INCOME | 81 |
| Other increases (decreases) in capital | 3,361 |
| NET CHANGE IN CAPITAL | 3,442 |

## CommerceBank

Established February 1, 1979

1201 Dove Street, Newport Beach 92660 Tel: (714) 851-9900

Principal Officers: Lance C. Blue, Chief Executive Officer; Clyde H. Sossert, President; George R. Ochsner, Senior Executive Vice President; Roberta E. Masters, Senior Vice President and Chief Financial Officer.

Directors: Lance C. Blue, Robert J. DeMarco, Clyde Gossert, William E. Langston, George R. Ochsner, Jay L. Reed, John Martin Shea, Timothy L. Strader, Anthony M. Vitti.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 18,265 |
| U. S. Treasury securities | | 2,806 |
| Obligations of U.S. Gov't agencies, etc. | | 9,194 |
| Federal funds sold, etc. | | 3,920 |
| Loans (excluding unearned income) | 55,098 | |
| LESS: Reserve for possible loan losses | 601 | |
| Loans (net) | | 54,497 |
| Direct lease financing | | 1,398 |
| Bank premises, furniture and fixtures | | 2,023 |
| Other real estate owned | | 1,911 |
| Other assets | | 1,377 |
| Total Assets | | 95,391 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 31,159 |
| Time and savings deposits (IPC) | | 53,793 |
| Deposits of States and municipalities | | 600 |
| Certified and officers checks | | 781 |
| Total Domestic Deposits | 86,333 | |
| Demand deposits | 31,940 | |
| Time and savings deposits | 54,393 | |
| Total Domestic and Foreign Deposits | | 86,333 |
| Federal funds purchased, etc. | | 685 |
| Other liabilities | | 1,341 |
| Total Liabilities | | 88,359 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 6,411 |
| Undivided profits | 621 |
| Total Equity Capital | 7,032 |
| Total Liabilities and Equity Capital | 95,391 |

Branch offices (2): Buena Park, Costa Mesa.

## CommerceBank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 8,456 |
| Interest on balances with banks | 75 |
| Income on Federal funds sold | 1,223 |
| Interest and dividends on investments | 299 |
| Income from direct lease financing | 3 |
| Other operating income | 162 |
| Total operating income | 10,218 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,721 |
| Interest on deposits | 4,858 |
| Interest on Federal funds purchased and other borrowings | 119 |
| Occupancy and furniture and equipment expense | 816 |
| Provision for loan losses | 856 |
| Other operating expense | 1,076 |
| Total operating expense | 9,446 |
| NET OPERATING INCOME | 772 |
| Applicable income taxes | 342 |
| Income before extraordinary items | 430 |
| Extraordinary charges (credits) | |
| NET INCOME | 430 |
| Other increases (decreases) in capital | 30 |
| NET CHANGE IN CAPITAL | 460 |

## Commercial Bank of San Francisco

Incorporated November 1, 1973

333 Pine St., San Francisco 94104 Tel: (415) 956-0333

Principal Officers: Doanld O. Aschbrenner, Chairman of the Board, R. Wendell Ellis, Vice Chairman; Robert B. Leet, President and Chief Executive Officer; I. Jerry Coffey, A. Dean Abercrombie, Anthony D. Costa, Carol Spence, Senior Vice Presidents; W. J. Waksvik, Senior Vice President, Secretary & Treasurer, Carol D. Nielsen, Vice President and Cashier; Ron Pituch, Vice President.

Directors: Donald Aschbrenner, James A. Bruen, Esq., R. Wendell Ellis, Donald Hatfield, Robert B. Leet, Sandra J. Shapiro, William C. Sarsfield, W. Douglass Smith.

## SATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,103 |
| U. S. Treasury securities | | 3,961 |
| Federal funds sold, etc. | | 1,650 |
| Loans (excluding unearned income) | 31,620 | |
| LESS: Reserve for possible loan losses | 652 | |
| Loans (net) | | 30,968 |
| Direct lease financing | | 238 |
| Bank premises, furniture and fixtures | | 698 |
| Other real estate owned | | 334 |
| Investments in unconsolidated subsidiaries | | 10 |
| Other assets | | 830 |
| Total Assets | | 41,792 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 13,430 |
| Time and savings deposits (IPC) | | 20,881 |
| Deposits of U.S. Government | | 110 |
| Deposits of States and municipalities | | 3,600 |
| Deposits of commercial banks | | 500 |
| Certified and officers checks | | 677 |
| Total Domestic Deposits | 39,198 | |
| Demand deposits | 14,117 | |
| Time and savings deposits | 25,081 | |
| Total Domestic and Foreign Deposits | | 39,198 |
| Acceptances executed and outstanding | | 52 |
| Other liabilities | | 293 |
| Total Liabilities | | 39,543 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,646 |
| Surplus | 1,677 |
| Undivided profits | -1,074 |
| Total Equity Capital | 2,249 |
| Total Liabilities and Equity Capital | 41,792 |

Subsidiary: Commercial Messenger Service, Inc.

## Commercial Bank of San Francisco —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 5,568 |
| Interest on balances with banks | 22 |
| Income on Federal funds sold | 159 |
| Interest and dividends on investments | 525 |
| Income from direct lease financing | 46 |
| Other operating income | 235 |
| Total operating income | 6,555 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,377 |
| Interest on deposits | 3,683 |
| Interest on Federal funds purchased and other borrowings | 142 |
| Occupancy and furniture and equipment expense | 286 |
| Provision for loan losses | 934 |
| Other operating expense | 1,005 |
| Total operating expense | 7,427 |
| NET OPERATING INCOME | -872 |
| Income before extraordinary items | -872 |
| Net securities gains (losses) | 31 |
| Extraordinary charges (credits) | |
| NET INCOME | -841 |
| Other increases (decreases) in capital | 47 |
| NET CHANGE IN CAPITAL | -794 |

## Commonwealth Bank

Incorporated January 6, 1975

**3424 Carson Street, Torrance 90503** **Tel: (213) 214-1515**

Principal Officers: Berrien E. Moore, Chairman of the Board and Chief Executive Officer; J.E. Candelaria, Jr., President; Edward Mylett, Executive Vice President; Herb Cohen, Senior Vice President, Chief Financial Officer; James D. McCool, Cashier.

Directors: M. Virginia Birk, J. E. Candelaria, Jr., Marjorie D. Lundgren, Kenneth G. Marapese, Berrien E. Moore, Jack Prince, Basil N. Spirtos.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 11,295 |
| Obligations of U.S. Gov't agencies, etc | | 3,688 |
| Obligations of States and political subdivisions | | 26 |
| Other bonds, notes, and debentures | | 60 |
| Corporate stock | | 1 |
| Federal funds sold, etc. | | 2,500 |
| Loans (excluding unearned income) | 89,714 | |
| LESS: Reserve for possible loan losses | 843 | |
| Loans (net) | | 88,871 |
| Direct lease financing | | 2,457 |
| Bank premises, furniture and fixtures | | 7,992 |
| Other real estate owned | | 2,968 |
| Customers' liability on acceptances outstanding | | 212 |
| Other assets | | 6,207 |
| Total Assets | | 126,277 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 40,647 |
| Time and savings deposits (IPC) | | 45,691 |
| Deposits of U.S. Government | | 45 |
| Deposits of States and municipalities | | 24,750 |
| Certified and officers checks | | 3,727 |
| Total Domestic Deposits | 114,860 | |
| Demand deposits | 44,419 | |
| Time and savings deposits | 70,441 | |
| Total Domestic and Foreign Deposits | | 114,860 |
| Other liabilities for borrowed money | | 133 |
| Mortgage indebtedness | | 612 |
| Acceptances executed and outstanding | | 212 |
| Other liabilities | | 2,245 |
| Total Liabilities | | 118,062 |
| Subordinated notes and debentures | | 1,671 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,871 |
| Surplus | 3,563 |
| Undivided profits | 110 |
| Total Equity Capital | 6,544 |
| Total Liabilities and Equity Capital | 126,277 |

Subsidiary: Commonwealth Thrift & Loan.
Branch offices (6): Carson, Cathedral City, Hawthorne, Palm Desert, San Diego, Santa Ana.
Extension of banking office: San Diego.

## Commonwealth Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 10,581 |
| Interest on balances with banks | 560 |
| Income on Federal funds sold | 852 |
| Interest and dividends on investments | 455 |
| Income from direct lease financing | 351 |
| Other operating income | 1,028 |
| Total operating income | 13,827 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 3,773 |
| Interest on deposits | 6,125 |
| Interest on Federal funds purchased and other borrowings | 51 |
| Occupancy and furniture and equipment expense | 1,022 |
| Provision for loan losses | 811 |
| Other operating expene | 2,434 |
| Total operating expense | 14,216 |
| NET OPERATING INCOME | -389 |
| Applicable income taxes | -245 |
| Income before extraordinary items | -144 |
| Net securities gains (losses) | 78 |
| Extraordinary charges (credits) | |
| NET INCOME | -66 |
| Other increases (decreases) in capital | 1,651 |
| Cash dividends paid | 60 |
| NET CHANGE IN CAPITAL | 1,525 |

## Community Bank

Incorporated July 2, 1945

**2629 Clarendon Ave., Huntington Park 90255** **Tel: (213) 587-8888**

Principal Officers: Charles E. Cook, Chairman of the Board; C.R. Pearman, Vice Chairman of the Board; Edward Mills, Chairman of the Executive Committee; Randolph B. Stockwell, President; J.H. Cheney, R.V. Hart, Fred R. Weideman, Executive Vice Presidents; Clell R. Barker, W.D. Beezley, W. Jack Davis, G.L. Dawber, K.R. Ellis, P.A. Glasgow, James Lacy, Senior Vice Presidents; William R. Treder, Senior Vice President and Cashier; P.G. Hartman, Vice President and Controller; D. Gray, Auditor.

Directors: J.H. Cheney, Charles E. Cook, A. Geib, Edward Mills, C.R. Pearman, R. B. Stockwell, Holmes P. Tuttle, F.R. Weideman.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 131,649 |
| U. S. Treasury securities | | 8,077 |
| Obligations of U.S. Gov't agencies, etc. | | 4,945 |
| Obligations of States and political subdivisions | | 47,117 |
| Other bonds, notes, and debentures | | 1,740 |
| Corporate stock | | 5 |
| Federal funds sold, etc. | | 67,000 |
| Loans (excluding unearned income) | 387,593 | |
| LESS: Reserve for possible loan losses | 2,400 | |
| Loans (net) | | 385,193 |
| Direct lease financing | | 3,558 |
| Bank premises, furniture and fixtures | | 6,514 |
| Other real estate owned | | 3,151 |
| Customers' liability on acceptances outstanding | | 3,431 |
| Other assets | | 9,016 |
| Total Assets | | 671,396 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 95,205 |
| Time and savings deposits (IPC) | | 223,547 |
| Deposits of U.S. Government | | 504 |
| Deposits of States and municipalities | | 16,340 |
| Deposits of commercial banks | | 136,970 |
| Certified and officers checks | | 3,478 |
| Total Domestic Deposits | 476,044 | |
| Demand deposits | 225,007 | |
| Time and savings deposits | 251,037 | |
| Total Domestic and Foreign Deposits | | 476,044 |
| Federal funds purchased, etc. | | 132,612 |
| Other liabilities for borrowed money | | 10,051 |
| Acceptances executed and outstanding | | 3,431 |
| Other liabilities | | 5,832 |
| Total Liabilities | | 627,970 |
| Subordinated notes and debentures | | 1,000 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,000 |
| Surplus | 25,000 |
| Undivided profits | 14,233 |
| Reserve for contingencies, etc. | 193 |
| Total Equity Capital | 42,426 |
| Total Liabilities and Equity Capital | 671,396 |

Subsidiaries: Community Land Company, Community Land Investment Company.
Branch offices (8): Anaheim, Burbank, Chatsworth, City of Commerce, City of Industry, Downey, Laguna Hills, Los Angeles.

## Community Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---:|
| **OPERATING INCOME** | |
| Interest and fees on loans | 60,006 |
| Interest on balances with banks | 11 |
| Income on Federal funds sold | 5,715 |
| Interest and dividends on investments | 5,946 |
| Income from direct lease financing | 15 |
| Other operating income | 3,391 |
| Total operating income | 75,084 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 10,010 |
| Interest on deposits | 27,688 |
| Interest on Federal funds purchased and other borrowings | 16,052 |
| Occupancy and furniture and equipment expense | 2,037 |
| Provision for loan losses | 3,100 |
| Other operating expense | 8,946 |
| Total operating expense | 67,833 |
| NET OPERATING INCOME | 7,251 |
| Applicable income taxes | 2,045 |
| Income before extraordinary items | 5,206 |
| Net securities gains (losses) | 1 |
| Extraordinary charges (credits) | |
| NET INCOME | 5,207 |
| Other increases (decreases) in capital | 21 |
| NET CHANGE IN CAPITAL | 5,228 |

## Community Bank of Santa Ynez Valley

Established January 11, 1980

2010 Mission Dr., Solvang 93463 Tel: (805) 688-2511

Principal Officers: William R. Prince, President; Edgar L. Sexton, Vice President; Judy Pedersen, Cashier; Gary Geraets, Assistant Vice President; Colleen Silva, Business Development Officer.

Directors: James T. Barnes, Frank H. Barranco, M.D., George Dukes, Joaquin Henry Gonzales, Paul Hanberg, Arne Jacobsen, Thomas L. Lingham, Jr., Arden Petersen, William R. Prince, Ted Strangman.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 4,662 |
| U. S. Treasury securities | | 3600 |
| Corporate stock | | 479 |
| Trading account securities | | 44 |
| Federal funds sold, etc. | | 3,400 |
| Loans (excluding unearned income) | 9,123 | |
| LESS: Reserve for possible loan losses | 83 | |
| Loans (net) | | 9,040 |
| Bank premises, furniture and fixtures | | 606 |
| Other assets | | 233 |
| Total Assets | | 22,064 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 6,416 |
| Time and savings deposits (IPC) | | 10,555 |
| Certified and officers checks | | 886 |
| Total Domestic Deposits | 17,857 | |
| Demand deposits | 7,302 | |
| Time and savings deposits | 10,555 | |
| Total Domestic and Foreign Deposits | | 17,857 |
| Federal funds purchased, etc. | | 2,086 |
| Other liabilities for borrowed money | | 281 |
| Other liabilities | | 120 |
| Total Liabilities | | 20,344 |
| **EQUITY CAPITAL** | | |
| Common stock | | 825 |
| Surplus | | 650 |
| Undivided profits | | 245 |
| Total Equity Capital | | 1,720 |
| Total Liabilities and Equity Capital | | 22,064 |

Branch office: Solvang.

## Community Bank of Santa Ynez Valley —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,369 |
| Interest on balances with banks | 4 |
| Income on Federal funds sold | 192 |
| Interest and dividends on investments | 462 |
| Other operating income | 214 |
| Total operating income | 2,241 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 449 |
| Interest on deposits | 605 |
| Interest on Federal funds purchased and other borrowings | 266 |
| Occupancy and furniture and equipment expense | 132 |
| Provision for loan losses | 54 |
| Other operating expense | 387 |
| Total operating expense | 1,893 |
| NET OPERATING INCOME | 348 |
| Applicable income taxes | 130 |
| Income before extraordinary items | 218 |
| Extraordinary charges (credits) | |
| NET INCOME | 218 |
| NET CHANGE IN CAPITAL | 218 |

## Community First Bank

Incorporated July 5, 1978

**1810 Chester Ave., Bakersfield 93301** **Tel: (805) 395-3200**

Principal Officers: G.L. Seitz, Chairman of the Board; Max E. Morris, President and Chief Executive Officer; Dennis R. Tishma, C. Lee Webb, Executive Vice Presidents; Lawrence H. Putnam, Senior Vice President & Cashier.

Directors: Louis J. Barbich, William A. Buzick, Harvey Gaede, Tharrell Ming, David L. Moore, Max A. Morris, G. L. Seitz, William R. Tatham, Sr., Gino Torigiani, Henry L. Wheeler, Q. Kent Wilcox.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 23,255 |
| U. S. Treasury securities | | 6,038 |
| Obligations of U.S. Gov't agencies, etc. | | 9,506 |
| Obligations of States and political subdivisions | | 12,966 |
| Corporate stock | | 63 |
| Loans (excluding unearned income) | 115,366 | |
| LESS: Reserve for possible loan losses | 886 | |
| Loans (net) | | 114,480 |
| Direct lease financing | | 1,018 |
| Bank premises, furniture and fixtures | | 5,692 |
| Other real estate owned | | 1,949 |
| Investments in unconsolidated subsidiaries | | 373 |
| Other assets | | 3,251 |
| Total Assets | | 178,591 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 38,093 |
| Time and savings deposits (IPC) | | 103,379 |
| Deposits of U.S. Government | | 377 |
| Deposits of States and municipalities | | 8,873 |
| Certified and officers checks | | 2,271 |
| Total Domestic Deposits | 152,993 | |
| Demand deposits | 41,668 | |
| Time and savings deposits | 111,325 | |
| Total Domestic and Foreign Deposits | | 152,993 |
| Federal funds purchased, etc. | | 11,673 |
| Other liabilities for borrowed money | | 8 |
| Mortgage indebtedness | | 81 |
| Other liabilities | | 1,636 |
| Total Liabilities | | 166,391 |
| Subordinated notes and debentures | | 850 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,382 |
| Surplus | 4,141 |
| Undivided profits | 5,827 |
| Total Equity Capital | 11,350 |
| Total Liabilities and Equity Capital | 178,591 |

---

Paren company: Pacific Bancorporation.
Subsidiary: PBC Venture Capital Corporation.
Branch offices (17): Atwater, Bakersfield (4), Buttonwillow, Dos Palos, Fresno, Kerman, Kernville. Lake Isabella, Lamont, Mendota, Oildale, Ridgecrest Shafter, Taft.

## Community First Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 18,817 |
| Income on Federal funds sold | 69 |
| Interest and dividends on investments | 3,908 |
| Income from direct lease financing | 201 |
| Other operating income | 2,280 |
| Total operating income | 25,275 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 6,738 |
| Interest on deposits | 8,665 |
| Interest on Federal funds purchased and other borrowings | 3,001 |
| Occupancy and furniture and equipment expense | 2,278 |
| Provision for loan losses | 627 |
| Other operating expense | 3,590 |
| Total operating expense | 24,899 |
| NET OPERATING INCOME | 376 |
| Applicable income taxes | -203 |
| Income before extraordinary items | 579 |
| Net securities gains (losses) | 390 |
| Extraordinary charges (credits) | |
| NET INCOME | 969 |
| Other increases (decreases) in capital | 1 |
| NET CHANGE IN CAPITAL | 970 |

## County Bank of Merced

Incorporated August 1, 1977

490 W. Olive Ave., Merced 95340 Tel: (209) 383-4411

Principal Officers: Wendell J. Olson, Chairman of the Board; Gene D. Millen, President; Dennis Mineni, Vice President and Chief Financial Officer; Jack F. Cauwels, Secretary.

Directors: Philip B. Allen, Jerry E. Callister, Jack F. Cauwels, Robert A. Cooper, Henry DuPertuis, Jr., Robert E. Holl, Bertyl W. Johnson, Gene D. Millen, Wendell J. Olson, William E. Wainwright.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 7,377 |
| U. S. Treasury securities | | 1,519 |
| Obligations of U.S. Gov't agencies, etc. | | 2,110 |
| Corporate stock | | 300 |
| Loans (excluding unearned income) | 22,769 | |
| LESS: Reserve for possible loan losses | 283 | |
| Loans (net) | | 22,486 |
| Bank premises, furniture and fixtures | | 1,729 |
| Other real estate owned | | 99 |
| Other assets | | 976 |
| Total Assets | | 36,596 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 6,072 |
| Time and savings deposits (IPC) | | 24,948 |
| Deposits of States and municipalities | | 1,181 |
| Certified and officers checks | | 452 |
| Total Domestic Deposits | 32,653 | |
| Demand deposits | 6,524 | |
| Time and savings deposits | 26,129 | |
| Total Domestic and Foreign Deposits | | 32,53 |
| Federal funds purchased, etc. | | 44 |
| Mortgage indebtedness | | 293 |
| Other liabilities | | 1,190 |
| Total Liabilities | | 34,180 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,182 |
| Undivided profits | 234 |
| Total Equity Capital | 2,416 |
| Total Liabilities and Equity Capital | 36,596 |

Branch offices (2): Atwater, Merced.

## County Bank of Merced —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,893 |
| Interest on balances with banks | 106 |
| Income on Federal funds sold | 343 |
| Interest and dividends on investments | 395 |
| Other operating income | 421 |
| Total operating income | 4,158 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,054 |
| Interest on deposits | 1,856 |
| Interest on Federal funds purchased and other borrowings | 141 |
| Occupancy and furniture and equipment expense | 337 |
| Provision for loan losses | 293 |
| Other operating expense | 572 |
| Total operating expense | 4,253 |
| NET OPERATING INCOME | -95 |
| Applicable income taxes | -44 |
| Income before extraordinary items | -51 |
| Extraordinary charges (credits) | |
| NET INCOME | -51 |
| Other increases (decreases) in capital | 609 |
| NET CHANGE IN CAPITAL | 558 |

## County Bank of Santa Cruz

Incorporated March 10, 1870

**55 River Street, Santa Cruz 95060** **Tel: (408) 423-8200**

Principal Officers: E. Reese Davis, Chairman of the Board, President and Chief Executive Officer; W.S. Lynch, Jr., Executive Vice President, Chief Financial Officer and Corporate Secretary; M.J. Switzer, Executive Vice President and Chief Banking Officer; Bonnie G. Scarduzio, Senior Vice President, Senior Planner & Facilitaion; Glenn T. Dodd, Senior Vice President, General Counsel & Assistant Corporate Secretary.

Directors: A.E. Allegrini, M.D., Alfred P. Castagnola, Nell Sesnon Cliff, E. Reese Davis, A. Gardner Finn, Judge Charles S. Franich, Louis L. Haber, Moreland G. Johnson, R.E. Locatelli, Stephen Wyckoff.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 28,823 |
| U. S. Treasury securities | | 10,794 |
| Obligations of U.S. Gov't agencies, etc. | | 19,594 |
| Obligations of States and political subdivisions | | 34,962 |
| Other bonds, notes, and debentures | | 1,999 |
| Corporate stock | | 387 |
| Federal funds sold, etc. | | 7,100 |
| Loans (excluding unearned income) | 238,010 | |
| LESS: Reserve for possible loan losses | 1,008 | |
| Loans (net) | | 237,002 |
| Direct lease financing | | 9,246 |
| Bank premises, furniture and fixtures | | 9,518 |
| Other real estate owned | | 2,591 |
| Other assets | | 5,252 |
| Total Assets | | 367,268 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 58,733 |
| Time and savings deposits (IPC) | | 259,088 |
| Deposits of U.S. Government | | 171 |
| Deposits of States and municipalities | | 11,945 |
| Certified and officers checks | | 5,359 |
| Total Domestic Deposits | 335,296 | |
| Demand deposits | 68,736 | |
| Time and savings deposits | 266,560 | |
| Total Domestic and Foreign Deposits | | 335,296 |
| Federal funds purchased, etc. | | 250 |
| Other liabilities for borrowed money | | 2,546 |
| Other liabilities | | 5,327 |
| Total Liabilities | | 343,419 |
| Subordinated notes and debentures | | 350 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 12,893 |
| Undivided profits | 10,606 |
| Total Equity Capital | 23,499 |
| Total Liabilities and Equity Capital | 367,268 |

Branch offices (14): Aptos, Boulder Creek, Capitola, Felton, Freedom, Santa Cruz (4), Scotts Valley (2), Soquel, Watsonville (2).
ATM facility: Aptos.
Extensions of banking offices: Santa Cruz.

## County Bank of Santa Cruz —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 30,764 |
| Income on Federal funds sold | 912 |
| Interest and dividends on investments | 4,891 |
| Income from direct lease financing | 1,017 |
| Trust department income | 439 |
| Other operating income | 3,979 |
| Total operating income | 42,002 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 8,658 |
| Interest on deposits | 24,479 |
| Interest on Federal funds purchased and other borrowings | 281 |
| Occupancy and furniture and equipment expense | 2,970 |
| Provision for loan losses | 360 |
| Other operating expense | 3,986 |
| Total operating expense | 40,734 |
| NET OPERATING INCOME | 1,268 |
| Applicable income taxes | -203 |
| Income before extraordinary items | 1,471 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,471 |
| Cash dividends paid | 338 |
| NET CHANGE IN CAPITAL | 1,133 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 6,192 |
| (b) Stocks | 15,518 |
| (c) Real Estate Loans | 4,792 |
| (d) Other Loans | 480 |
| (e) Real Estate | 9,162 |
| (f) Savings and Loan, Other Thrift Deposits | 250 |
| (g) Miscellaneous | 1,254 |
| Time Deposits: | |
| (a) Own Bank | 23,192 |
| (b) Other Banks | 401 |
| Demand Deposits: | |
| (a) Own Bank | 164 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 12,854 |
| Total Assets | 74,259 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 20,467 |
| (b) Personal Living Trusts | 25,719 |
| (c) Employee Benefit Trusts | 9,688 |
| Total Fiduciary Accounts | 55,874 |
| Corporate Accounts | 49 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 18,336 |
| Total Liabilities | 74,259 |
| Market value-Securities deposited with State Treasurer: Court | 672 |
| Market value-Securities deposited with State Treasurer: Private | 193 |

## Crocker Trust Company of California

Incorporated March 4, 1975

130 Sutter Street, San Francisco 94104 Tel: (415) 477-7475

Principal Officers: Roger Kirkpatrick, Chairman of the Board; Robert McGrail, President; Dennis Conca, Paul LeClaire, Pat McMahon, Norm Schlansky, Vice Presidents; A. Michael McCarthy, Chief Financial Officer; Robert Hauser, Secretary.

Directors: Robert Andrzejewski, Harold Kipp, Roger Kirkpatrick, A. Michael McCarthy, Robert McGrail.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 238 |
| U. S. Treasury securities | | 198 |
| Federal funds sold, etc. | | 26,000 |
| Loans (excluding unearned income) | | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | |
| Bank premises, furniture and fixtures | | 689 |
| Other assets | | 2,720 |
| Total Assets | | 29,845 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 23,104 |
| Certified and officers checks | | 2,354 |
| Total Domestic Deposits | 25,458 | |
| Demand deposits | 25,458 | |
| Total Domestic and Foreign Deposits | | 25,458 |
| Other liabilities | | 1,221 |
| Total Liabilities | | 26,679 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 500 |
| Surplus | 700 |
| Undivided profits | 1,914 |
| Reserve for contingencies, etc. | 52 |
| Total Equity Capital | 3,166 |
| Ttal Liabilities and Equity Capital | 29,845 |

Parent company: Crocker National Corporation.
Places of business (2): Los Angeles, San Francisco.

## Crocker Trust Company of California —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Income on Federal funds sold | 1,756 |
| Interest and dividends on investments | 888 |
| Other operating income | 5,120 |
| Total operating income | 7,764 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 3,700 |
| Interest on Federal funds purchased and other borrowings | 35 |
| Occupancy and furniture and equipment expense | 1,600 |
| Other operating expense | 2,416 |
| Total operating expense | 7,751 |
| NET OPERATING INCOME | 13 |
| Applicable income taxes | -216 |
| Income before extraordinary items | 229 |
| Extraordinary charges (credits) | |
| NET INCOME | 229 |
| Other increases (decreases) in capital | -1,431 |
| NET CHANGE IN CAPITAL | -1,202 |

# Dai-Ichi Kangyo Bank of California

Incorporated April 3, 1974

833 Wilshire Blvd., Los Angeles 90017 Tel: (213) 628-3100

Principal Officers: Tadao Washiyama, Chairman of the Board & President; Seiichiro Suzuki, Executive Vice President & Treasurer; Angelo Venturelli, Executive Vice President & Cashier; Manabu Asawa, Execuitve Vice President.

Directors: Manabu Asaba, Manuel K. Inadomi, Takamori Kuwabara, Stephen F. Keller, Seiichiro Suzuki, Kyoji Sase, Tadao Washiyama.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 21,370 |
| U. S. Treasury securities | | 5,216 |
| Obligations of U.S. Gov't agencies, etc. | | 1,503 |
| Obligations of States and political subdivisions | | 8,366 |
| Other bonds, notes, and debentures | | 300 |
| Federal funds sold, etc. | | 4,500 |
| Loans (excluding unearned income) | 86,896 | |
| LESS: Reserve for possible loan losses | 1,129 | |
| Loans (net) | | 85,767 |
| Bank premises, furniture and fixtures | | 1,923 |
| Other real estate owned | | 199 |
| Customers' liability on acceptances outstanding | | 629 |
| Other assets | | 1,627 |
| Total Assets | | 131,400 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 36,580 |
| Time and savings deposits (IPC) | | 41,426 |
| Deposits of U.S. Government | | 129 |
| Deposits of States and municipalites | | 4,500 |
| Deposits of commercial banks | | 25,640 |
| Certified and officers checks | | 521 |
| Total Domestic Deposits | 108,796 | |
| Demand deposits | 53,870 | |
| Time and savings deposits | 54,926 | |
| Total Domestic and Foreign Deposits | | 108,796 |
| Federal funds purchased, etc. | | 2,400 |
| Acceptances executed and outstanding | | 629 |
| Other liabilities | | 861 |
| Total Liabilities | | 112,686 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 12,000 |
| Surplus | | 3,240 |
| Undivided profits | | 3,474 |
| Total Equity Capital | | 18,714 |
| Total Liabilities and Equity Capital | | 131,400 |

Parent company: The Dai-Ichi Kangyo Bank.
Branch offices (2): San Diego, San Jose.

## Dai-Ichi Kangyo Bank of California —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 10,170 |
| Income on Federal funds sold | 516 |
| Interest and dividends on investments | 1,673 |
| Other operating income | 254 |
| Total operating income | 12,613 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 2,175 |
| Interest on deposits | 5,843 |
| Interest on Federal funds purchased and other borrowings | 647 |
| Occupancy and furniture and equipment expense | 1,379 |
| Provision for loan losses | 710 |
| Other operating expense | 1,279 |
| Total operating expense | 12,033 |
| NET OPERATING INCOME | 58 |
| Applicable income taxes | -57 |
| Income before extraordinary items | 637 |
| Extraordinary charges (credits) | |
| NET INCOME | 637 |
| NET CHANGE IN CAPITAL | 637 |

## DeAnza Bank

Incorporated May 12, 1976

298 South Sunnyvale Ave., Sunnyvale 94086 Tel: (408) 738-0650

Principal Officers: Sam Schiavo, Chairman of the Board; Major Pursley, President; Stan Polkes, Vice President and Cashier; W. Lawrence Malkuch, Vice President and Senior Loan Officer; Irv Dahlin, Vice President and Manager; David Johnson, Vice President & Commercial Loan Officer.

Directors: David Bers, Roger S. C. Eng, Robert Fleck, Theo. Granstedt, III, Eloise Hansen, Charles Hefferlin, Major Pursley, Sam Schiavo, Richard Smith, Harrison Williams.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 6,010 |
| U. S. Treasury securities | | 402 |
| Obligations of U.S. Gov't agencies, etc. | | 2,927 |
| Obligations of States and political subdivisions | | 400 |
| Loans (excluding unearned income) | 17,521 | |
| LESS: Reserve for possible loan losses | 135 | |
| Loans (net) | | 17,386 |
| Direct lease financing | | 220 |
| Bank premises, furniture and fixtures | | 891 |
| Other real estate owned | | 146 |
| Customers' liability on acceptances outstanding | | 189 |
| Other assets | | 1,161 |
| Total Assets | | 29,732 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 8,555 |
| Time and savings deposits (IPC) | | 16,353 |
| Deposits of U.S. Government | | 9 |
| Deposits of States and municipalities | | 14 |
| Deposits of commercial banks | | 175 |
| Certified and officers checks | | 606 |
| Total Domestic Deposits | 25,712 | |
| Demand deposits | 9,359 | |
| Time and savings deposits | 16,353 | |
| Total Domestic and Foreign Deposits | | 25,712 |
| Other liabilities | | 850 |
| Total Liabilities | | 26,562 |
| **EQUITY CAPITAL** | | |
| Common stock | | 1,481 |
| Surplus | | 1,287 |
| Reserve for contingencies, etc. | | 402 |
| Total Equity Capital | | 3,170 |
| Total Liabilities and Equity Capital | | 29,732 |

Parent company: DeAnza Holding Corporation.

## DeAnza Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,457 |
| Income on Federal funds sold | 268 |
| Interest and dividends on investments | 924 |
| Income from direct lease financing | 77 |
| Other operating income | 187 |
| Total operating income | 3,913 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 732 |
| Interest on deposits | 1,708 |
| Interest on Federal funds purchased and other borrowings | 282 |
| Occupancy and furniture and equipment expense | 263 |
| Provision for loan losses | 175 |
| Other operating expense | 647 |
| Total operating expense | 3,807 |
| NET OPERATING INCOME | 106 |
| Applicable income taxes | 38 |
| Income before extraordinary items | 68 |
| Net securities gains (losses) | 163 |
| Extraordinary charges (credits) | |
| NET INCOME | 231 |
| NET CHANGE IN CAPITAL | 231 |

## Delta Pacific Bank

Incorporated November 24, 1975

**2900 Railroad Ave., Pittsburg 94565** **Tel: (415) 432-2911**

Principal Officers: Paul A. Tenney, President; Louann Smallwood, Vice President; Jeanette Shufelt, Cashier.

Directors: Alfred Affinito, Mario A. Affinito, Donald L. Anthony, Jack Bell, Joseph H. Billeci, Thomas Anthony Cacciola, S. Anthony Donato, Claude Grillo, Rodolfo Jacuzzi, Robert O. Malin, Robert B. Matheson, Paul A. Tenney, Mal Vineberg.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,071 |
| U. S. Treasury securities | | 1,956 |
| Obligations of U.S. Gov't agencies, etc. | | 1,500 |
| Loans (excluding unearned income) | 7,311 | |
| LESS: Reserve for possible loan losses | 66 | |
| Loans (net) | | 7,245 |
| Bank premises, furniture and fixtures | | 903 |
| Other assets | | 258 |
| **Total Assets** | | 12,933 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,746 |
| Time and savings deposits (IPC) | | 7,999 |
| Deposits of U.S. Government | | 38 |
| Deposits of States and municipalities | | 188 |
| Certified and officers checks | | 210 |
| Total Domestic Deposits | 11,181 | |
| Demand deposits | 2,996 | |
| Time and savings deposits | 8,185 | |
| **Total Domestic and Foreign Deposits** | | 11,181 |
| Mortgage indebtedness | | 369 |
| Other liabilities | | 116 |
| **Total Liabilities** | | 11,666 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 787 |
| Surplus | 278 |
| Undivided profits | 202 |
| **Total Equity Capital** | 1,267 |
| **Total Liabilities and Equity Capital** | 12,933 |

## Delta Pacific Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,016 |
| Interest on balances with banks | 5 |
| Income on Federal funds sold | 170 |
| Interest and dividends on investments | 170 |
| Other operating income | 174 |
| Total operating income | 1,535 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 367 |
| Interest on deposits | 578 |
| Occupancy and furniture and equipment expense | 155 |
| Provision for loan losses | 39 |
| Other operating expense | 258 |
| Total operating expense | 1,397 |
| NET OPERATING INCOME | 138 |
| Applicable income taxes | 37 |
| Income before extraordinary items | 101 |
| Extraordinary charges (credits) | 21 |
| NET INCOME | 122 |
| NET CHANGE IN CAPITAL | 122 |

## Desert Community Bank

Established March 5, 1980

14800 La Paz Dr., Victorville 92392 Tel: (619) 243-2140

Principal Officers: William J. Newman, President; Roland Hansen, Vice President & Cashier; Ronald L. Wilson, Vice President and Senior Loan Officer.

Directors: G. Timmons Bolton, Wallace Brithinee, Fred K. Godfrey, Robert E. Hove, Howard A. Jandt, Felice Cooper, Mac Cauley, Hugh B. MacCauley, William J. Newman.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,949 |
| U. S. Treasury securities | | 200 |
| Obligations of U.S. Gov't agencies, etc. | | 900 |
| Loans (excluding unearned icome) | 11,388 | |
| LESS: Reserve for possible loan losses | 113 | |
| Loans (net) | | 11,275 |
| Bank premises, furniture and fixtures | | 664 |
| Other real estate owned | | 441 |
| Other assets | | 493 |
| **Total Assets** | | 18,922 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,960 |
| Time and savings deposits (IPC) | | 11,352 |
| Deposits of States and municipalities | | 1,198 |
| Certified and officers checks | | 270 |
| Total Domestic Deposits | 16,780 | |
| Demand deposits | 4,256 | |
| Time and savings deposits | 12,524 | |
| **Total Domestic and Foreign Deposits** | | 16,780 |
| Federal funds purchased, etc. | | 30 |
| Mortgage indebtedness | | 198 |
| Other liabilities | | 155 |
| **Total Liabilities** | | 17,163 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,694 |
| Undivided profits | 65 |
| **Total Equity Capital** | 1,759 |
| **Total Liabilities and Equity Capital** | 18,922 |

## Desert Community Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,286 |
| Interest on balances with banks | 36 |
| Income on Federal funds sold | 63 |
| Interest and dividends on investments | 285 |
| Other operating income | 125 |
| Total operating income | 1,795 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 412 |
| Interest on deposits | 553 |
| Interest on Federal funds purchased and other borrowings | 142 |
| Occupancy and furniture and equipment expense | 100 |
| Provision for loan losses | 127 |
| Other operating expense | 358 |
| Total operating expense | 1,692 |
| NET OPERATING INCOME | 103 |
| Applicable income taxes | 27 |
| Income before extraordinary items | 76 |
| Extraordinary charges (credits) | |
| NET INCOME | 76 |
| NET CHANGE IN CAPITAL | 76 |

# Diablo State Bank

Incorporated October 31, 1975

**156 Diablo Road, Danville 94526** **Tel: (415) 820-0211**

Principal Officers: Charles W. Lowell, Chairman of the Board and Chief Executive Officer; Robert J. McArthur, President and Chief Operating Officer; David P. Greiner, Vice President and Senior Credit Officer; Kenneth G. Clark, Senior Vice President and Cashier; Penny Legg, Sherman W. Peters, Richard Robello, Vice Presidents; Catherine Goddard, Phyllis Johnson, John Richards, Assistant Vice Presidents.

Directors: Charles M. Bloch, Robert W. Carrau, Paul J. Cortese, Henry J. Cupples, Jr., Thomas R. Jackson, Charles W. Lowell, John W. May, Robert J. McArthur, Dr. Byon Zaharias.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,092 |
| U. S. Treasury securities | | 2,105 |
| Obligations of U.S. Gov't agencies, etc. | | 200 |
| Obligations of States and political subdivisions | | 3,631 |
| Federal funds sold, etc. | | 12,100 |
| Loans (excluding unearned income) | 38,565 | |
| LESS: Reserve for possible loan losses | 508 | |
| Loans (net) | | 38,057 |
| Bank premises, furniture and fixtures | | 5,768 |
| Other real estate owned | | 62 |
| Other assets | | 1,820 |
| Total Assets | | 68,835 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 17,771 |
| Time and savings deposits (IPC) | | 42,208 |
| Deposits of U.S. Government | | 127 |
| Deposits of States and municipalities | | 2,950 |
| Certified and officers checks | | 871 |
| Total Domestic Deposits | 63,927 | |
| Demand deposits | 18,769 | |
| Time and savings deposits | 45,158 | |
| Total Domestic and Foreign Deposits | | 63,927 |
| Mortgage indebtedness | | 422 |
| Other liabilities | | 820 |
| Total Liabilities | | 65,169 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,043 |
| Surplus | | 729 |
| Undivided profits | | 1,894 |
| Total Equity Capital | | 3,666 |
| Total Liabilities and Equity Capital | | 68,835 |

Branch offices (2): Alamo, San Ramon.

## Diablo State Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 5,893 |
| Income on Federal funds sold | 96 |
| Interest and dividends on investments | 488 |
| Other operating income | 452 |
| Total operating income | 6,929 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,384 |
| Interest on deposits | 3,334 |
| Interest on Federal funds purchased and other borrowings | 370 |
| Occupancy and furniture and equipment expense | 396 |
| Provision for loan losses | 410 |
| Other operating expense | 1,019 |
| Total operating expense | 6,913 |
| NET OPERATING INCOME | 16 |
| Applicable income taxes | -183 |
| Income before extraordinary items | 199 |
| Net securities gains (losses) | -2 |
| Extraordinary charges (credits) | |
| NET INCOME | 197 |
| Other increases (decreases) in capital | 39 |
| Cash dividends paid | 84 |
| NET CHANGE IN CAPITAL | 152 |

## El Camino Bank

Incorporated January 20, 1970

**100 North Harbor Blvd., Anaheim 92805** **Tel: (714) 778-6220**

Principal Officers: Stanley J. Pawlowski, Chairman of the Board and Chief Executive Officer; D.W. McDermott, President and Chief Operating Officer; E. W. Lemoine, Vice President & Cashier; Rosalie M. Mallat, Vice President & Corporate Secretary; Robert J. Perlick, Senior Vice President, Loan Administrator.

Directors: J. Larry Ballard, Angeline Bevins,Horace E. Camp, C. Ross Dean, D.V.M., David Huarte, Reuben P. Hughes, Maynard Kambak, Lloyd E. Klein, D.W. McDermott, Arthur Patterson, Stanley J. Pawlowski, Marshall Stonestreet, M.D.

### STATEMENT OF CONDITION, s of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 13,144 |
| U. S. Treasury securities | | 4,182 |
| Obligations of U.S. Gov't agencies, etc. | | 4,189 |
| Obligations of States and political subdivisions | | 1,491 |
| Federal funds sold, etc. | | 12,525 |
| Loans (excluding unearned income) | 61,456 | |
| LESS: Reserve for possible loan losses | 961 | |
| Loans (net) | | 60,495 |
| Direct lease financing | | 3,907 |
| Bank premises, furniture and fixtures | | 2,170 |
| Other real estate owned | | 1,822 |
| Other assets | | 1,369 |
| Total Assets | | 105,294 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 38,357 |
| Time and savings deposits (IPC) | | 54,574 |
| Deposits of States and municipalities | | 1,860 |
| Certified and officers checks | | 1,881 |
| Total Domestic Deposits | 96,672 | |
| Demand deposits | 40,487 | |
| Time and savings deposits | 56,185 | |
| Total Domestic and Foreign Deposits | | 96,672 |
| Federal funds purchased, etc. | | 52 |
| Other liabilities for borrowed money | | 1,158 |
| Other liabilities | | 1,338 |
| Total Liabilities | | 99,220 |
| Subordinated notes and debentures | | 128 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,327 |
| Surplus | | 2,285 |
| Undivided profits | | 1,334 |
| Total Equity Capital | | 5,946 |
| Total Liabilities and Equity Capital | | 105,294 |

Branch offices (4): Anaheim, Fullerton, Orange, Tustin.

## El Camino Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 10,432 |
| Interest on balances with banks | 92 |
| Income on Federal funds sold | 616 |
| Interest and dividends on investments | 1,040 |
| Income from direct lease financing | 277 |
| Other operating income | 1,088 |
| Total operating income | 13,545 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 2,637 |
| Interest on deposits | 6,485 |
| Interest on Federal funds purchased and other borrowings | 555 |
| Occupancy and furniture and equipment expense | 1,299 |
| Provision for loan losses | 2,143 |
| Other operating expense | 2,450 |
| Total operating expense | 15,569 |
| NET OPERATING INCOME | -2,024 |
| Applicable income taxes | -1,150 |
| Income before extraordinary items | -874 |
| Net securities gains (losses) | -9 |
| Extraordinary charges (credits) | |
| NET INCOME | -883 |
| Other increases (decreases) in capital | 44 |
| Cash dividends paid | 100 |
| NET CHANGE IN CAPITAL | -939 |

# Eldorado Bank

Incorporated February 3, 1972

17752 17th St., Tustin 92680 Tel: (714) 832-4204

Principal Officers: George H. Wells, Chairman of the Board; J.B. Crowell, President; Richard Cordova, Executive Vice President; Kevin Jillson, Assistant Vice President and Cashier; Jim Huffman, Peggy Lipsey, Joe Montana, Vice President & Chief Financial Officer; Elaine Crouch, Vice President and Secretary; Warren Finley, Assistant Secretary.

Directors: Mike Burns, Richard Cordova, J.B. Crowell, Rolf J. Engen, Warren Finley, Dudley B. Frank, Barry G. Hon, Don Schmid, A.J. Sfingi, Jack L. Smith, George H. Wells.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thouands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 10,713 |
| U. S. Treasury securities | | 6,625 |
| Obligations of U.S. Gov't agencies, etc. | | 8,913 |
| Obligations of States and political subdivisions | | 5,277 |
| Federal funds sold, etc. | | 10,840 |
| Loans (excluding unearned income) | 104,556 | |
| LESS: Reserve for possible loan losses | 844 | |
| Loans (net) | | 103,712 |
| Direct lease financing | | 8,872 |
| Bank premises, furniture and fixtures | | 7,366 |
| Other real estate owned | | 3,273 |
| Other assets | | 3,811 |
| Total Assets | | 169,402 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 32,597 |
| Time and savings deposits (IPC) | | 104,450 |
| Deposits of U.S. Government | | 826 |
| Deposits of States and municipalities | | 8,572 |
| Certified and officers checks | | 2,201 |
| Total Domestic Deposits | 148,646 | |
| Demand deposits | 35,189 | |
| Time and savings deposits | 113,457 | |
| Total Domestic and Foreign Deposits | | 148,646 |
| Other liabilities for borrowed money | | 2,696 |
| Other liabilities | | 5,865 |
| Total Liabilities | | 157,207 |
| Subordinated notes and debentures | | 812 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,289 |
| Surplus | | 3,215 |
| Undivided profits | | 6,879 |
| Total Equity Capital | | 11,383 |
| Total Liabilities and Equity Capital | | 169,402 |

Parent company: Eldorado Bancorp.
Branch offices (6): Indio, Laguna Hills (2), Palm Desert, San Bernardino (2).
Extensions of banking office (3): Tustin (3).

## Eldorado Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 16,271 |
| Income on Federal funds sold | 1,728 |
| Interest and dividends on investments | 1,959 |
| Income from direct lease financing | 1,679 |
| Other operating income | 2,307 |
| Total operating income | 23,944 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 4,841 |
| Interest on deposits | 10,803 |
| Interest on Federal funds purchased and other borrowings | 600 |
| Occupancy and furniture and equipment expense | 1,480 |
| Provision for loan losses | 287 |
| Other operating expense | 3,161 |
| Total operating expense | 21,172 |
| NET OPERATING INCOME | 2,772 |
| Applicable income taxes | 1,071 |
| Income before extraordinary items | 1,701 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,701 |
| Other increases (decreases) in capital | 1,979 |
| NET CHANGE IN CAPITAL | 3,680 |

# Exchange Bank

Incorporated April 1, 1890

545 Fourth Street, Santa Rosa 95401 Tel: (707) 545-6220

Principal Officers: A.J. Shepard, Chairman of the Board and President; M. D. Herman, R. B. McConkie, C. William Reinking, Executive Vice Presidents; Earl J. Nidbella, Vice President and Senior Trust Officer; D.R. Bearden, Vice President and Controller; A.B. Evans, Vice President and Auditor.

Directors: C.R. Bartley, J. H. Downey, Jr., W.G. Dutton, J.E. McDonald, A.J. Shepard, R.G. Stone.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 31,872 |
| U. S Treasury securities | | 9,876 |
| Obligations of U.S. Gov't agencies, etc. | | 15,707 |
| Obligations of States and political subdivisions | | 42,609 |
| Other bonds, notes, and debentures | | 1,558 |
| Corporate stock | | 691 |
| Federal funds sold, etc. | | 8,799 |
| Loans (excluding unearned income) | 139,764 | |
| LESS: Reserve for possible loan losses | 1,257 | |
| Loans (net) | | 138,507 |
| Direct lease financing | | 2,412 |
| Bank premises, furniture and fixtures | | 9,041 |
| Other real estate owned | | 30 |
| Other assets | | 5,823 |
| Total Assets | | 266,925 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 65,924 |
| Time and savings deposits (IPC) | | 162,921 |
| Deposits of U.S. Government | | 125 |
| Deposit of States and municipalities | | 6,323 |
| Certified and officers checks | | 2,422 |
| Total Domestic Deposits | 237,715 | |
| Demand deposits | 71,825 | |
| Time and savings deposits | 165,890 | |
| Total Domestic and Foreign Deposits | | 237,715 |
| Federal funds purchased, etc. | | 253 |
| Other liabilities for borrowed money | | 4,223 |
| Other liabilities | | 2,756 |
| Total Liabilities | | 244,947 |
| Subordinated notes and debentures | | 475 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,726 |
| Surplus | 8,050 |
| Undivided profits | 11,727 |
| Total Equity Capital | 21,503 |
| Total Liabilities and Equity Capital | 266,925 |

Parent company: Frank P. Doyle Trust.
Subsidiary: Exchange Properties, Inc., Bankers Computer Services.
Branch offices (14): Cotati, Petaluma, Rohnert Park (2), Santa Rosa (8), Sonoma, Windsor.
Extensions of banking offices (2): Santa Rosa (2).

## Exchange Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 19,860 |
| Interest on balances with banks | 438 |
| Income on Federal funds sold | 1,722 |
| Interest and dividends on investments | 5,745 |
| Income from direct lease financing | 44 |
| Trust department income | 420 |
| Other operating income | 1,859 |
| Total operating income | 30,088 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 6,541 |
| Interest on deposits | 13,985 |
| Interest on Federal funds purchased and other borrowings | 339 |
| Occupancy and furniture and equipment expense | 2,244 |
| Provision for loan losses | 447 |
| Other operating expense | 3,814 |
| Total operating expense | 27,370 |
| NET OPERATING INCOME | 2,718 |
| Applicable income taxes | 198 |
| Income before extraordinary items | 2,520 |
| Net securities gains (losses) | -749 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,771 |
| Cash dividends paid | 628 |
| NET CHANGE IN CAPITAL | 1,143 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 7,215 |
| (b) Stocks | 28,860 |
| (c) Real Estate Loans | 7,938 |
| (d) Other Loans | 3,329 |
| (e) Real Estate | 2,812 |
| (f) Savings and Loan, Other Thrift Deposits | 1,202 |
| (g) Miscellaneous | 2,696 |
| Time Deposits: | |
| (a) Own Bank | 3,934 |
| (b) Other Banks | 2,622 |
| Demand Deposits: | |
| (a) Own Bank | 168 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 12,688 |
| Total Assets | 73,464 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 10,612 |
| (b) Personal Living Trusts | 9,044 |
| (c) Emloyee Benefit Trusts | 40,666 |
| (d) Collective Investment Funds | 3,797 |
| (e) Less units of Collective Investment Funds | -3,510 |
| Total Fiduciary Accounts | 60,609 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 12,855 |
| Total Liabilities | 73,464 |
| Market value-Securities deposited with State Treasurer: Court | 547 |
| Market value-Securities deposited with State Treasurer: Private | 155 |

## Far Western Bank

Incorporated November 9, 1979

14511 Franklin Avenue, Tustin 92680 Tel: (714) 544-4920

Principal Officers: Emogene Butler, Chairman of the Board; Roger R. McGinnis, President and Chief Executive Officer; Victor L. Scorzato, Senior Vice President and Chief Financial Officer; Lance Anderson, William G. Phipps, Senior Vice Presidents; Donald C. Hinrichson, Vice President; Lil M. Pack, Assistant Vice President & Operations Officer.

Directors: Robert Aragon, R. S. Bhathal, Emogene C. Butler, Rod Joseph Gutierrez, David S. Jacobson, Steven C. Loehr, Roger R. McGinnis, Anthony H. Osterkamp, Jr., John C. Vanderschraaf.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,043 |
| U. S. Treasury securities | | 335 |
| Loans (excluding unearned income) | 13,662 | |
| LESS: Reserve for possible loan losses | 172 | |
| Loans (net) | | 13,490 |
| Direct lease financing | | 3,247 |
| Bank premises, furniture and fixtures | | 403 |
| Other real estate owned | | 1,054 |
| Other assets | | 461 |
| Total Assets | | 22,033 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,759 |
| Time and savings deposits (IPC) | | 13,906 |
| Deposits of States and municipalities | | 600 |
| Deposits of commercial banks | | 200 |
| Certified and officers checks | | 421 |
| Total Domestic Deposits | 19,886 | |
| Demand deposits | 5,180 | |
| Time and savings deposits | 14,706 | |
| Total Domestic and Foreign Deposits | | 19,886 |
| Other liabilities for borrowed money | | 427 |
| Other liabilities | | 340 |
| Total Liabilities | | 20,653 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,532 |
| Surplus | 1,025 |
| Undivided profits | -1,177 |
| Total Equity Capital | 1,380 |
| Total Liabilities and Equity Capital | 22,033 |

## Far Western Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,395 |
| Interest on balances with banks | 18 |
| Income on Federal funds sold | 113 |
| Interest and dividends on investments | 40 |
| Income from direct lease financing | 5 |
| Other operating income | 150 |
| Total operating income | 2,721 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 589 |
| Interest on deposits | 1,217 |
| Interest on Federal funds purchased and other borrowings | 58 |
| Occupancy and furniture and equipment expense | 432 |
| Provision for loan losses | 351 |
| Other operating expense | 65 |
| Total operating expense | 3,298 |
| NET OPERATING INCOME | -577 |
| Income before extraordinary items | -577 |
| Extraordinary charges (credits) | |
| NET INCOME | -577 |
| NET CHANGE IN CAPITAL | -577 |

## Farmers & Merchants Bank of Central California

Incorporated May 24, 1916

121 W. Pine St., Lodi 95240 Tel: (209) 334-1101

Principal Officers: Ole R. Mettler, Chairman of the Board and President; Casey Moore, Vice Chairman of the Board; H. C. Schumacher, Executive Vice President, Secretary and Treasurer; Frank D. Dragon, Senior Vice President; Arland W. Pettit, Vice President & Controller.

Directors: Ralph Burlington, Robert F. Hunnell, Carl B. Mettler, Ole R. Mettler, Casey Moore, James E. Podesta, Joe A. Precissi, Ben Schaffer, George D. Scheideman, Hugh Steacy, C.A. Wishek.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 10,784 |
| U. S. Treasury securities | | 41,562 |
| Obligations of U.S. Gov't agencies, etc. | | 51,278 |
| Obligations of States and political subdivisions | | 29,671 |
| Other bonds, notes, and debentures | | 1,208 |
| Corporate stock | | 2,004 |
| Federal funds sold, etc. | | 2,300 |
| Loans (excluding unearned income) | 104,264 | |
| LESS: Reserve for possible loan losses | 1,824 | |
| Loans (net) | | 102,440 |
| Direct lease financing | | 342 |
| Bank premises, furniture and fixtures | | 5,470 |
| Other real estate owned | | 152 |
| Other assets | | 5,601 |
| Total Assets | | 252,812 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 30,948 |
| Time and savings deposits (IPC) | | 184,099 |
| Deposits of U.S. Government | | 157 |
| Deposits of States and municipalities | | 8,566 |
| Deposits of commercial banks | | 5 |
| Certified and officers checks | | 3,429 |
| Total Domestic Deposits | 227,204 | |
| Demand deposits | 34,806 | |
| Time and savings deposits | 192,398 | |
| Total Domestic and Foreign Deposits | | 227,204 |
| Federal funds purchased, etc. | | 350 |
| Mortgage indebtedness | | 46 |
| Other liabilities | | 4,619 |
| Total Liabilities | | 232,219 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,546 |
| Surplus | 5,500 |
| Undivided profits | 5,047 |
| Reserve for contingencies, etc. | 8,500 |
| Total Equity Capital | 20,593 |
| Total Liabilities and Equity Capital | 252,812 |

Branch offices (9): Galt, Linden, Lodi (4), Modesto (2), Sacramento.

## Farmers & Merchants Bank of Central California —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 14,269 |
| Interest on balances with banks | 147 |
| Income on Federal funds sold | 667 |
| Interest and dividends on investments | 11,929 |
| Income from direct lease financing | 127 |
| Other operating income | 1,309 |
| Total operating income | 28,448 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 4,193 |
| Interest on deposits | 17,586 |
| Interest on Federal funds purchased and other borrowings | 94 |
| Occupancy and furniture and equipment expense | 1,182 |
| Provision for loan losses | 140 |
| Other operating expense | 1,596 |
| Total operating expense | 24,791 |
| NET OPERATING INCOME | 3,657 |
| Applicable income taxes | 862 |
| Income before extraordinary items | 2,795 |
| Net securities gains (losses) | -126 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,669 |
| Cash dividends paid | 758 |
| NET CHANGE IN CAPITAL | 1,911 |

## Farmers & Merchants Bank of Long Beach

Incorporated November 21, 1907

302 Pine Ave., Long Beach 90802 Tel: (213) 437-0011

Principal Officers: Gus A. Walker, Chairman of the Board; Kenneth G. Walker, President; John Hinrics, Senior Vice President and Cashier; A.M. Clearman, Charles W. Hagan, Jr., Melvin Manker, Robert Tweter, Senior Vice Presidents; Dorothy Holeton, Auditor.

Directors: E.F. Hahn, Jr., Clare D. Hamman, Paul V. Sylvester, C.Z. Walker, G.A. Walker, A.C. Wells.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 44,674 |
| U. S. Treasury securities | | 275,617 |
| Obligations of States and political subdivisions | | 75,798 |
| Corporate stock | | 300 |
| Loans (excluding unearned income) | 164,542 | |
| LESS: Reserve for possible loan losses | 11,521 | |
| Loans (net) | | 153,021 |
| Bank premises, furniture and fixtures | | 7,558 |
| Other assets | | 12,839 |
| Total Assets | | 569,808 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 115,794 |
| Time and savings deposits (IPC) | | 289,771 |
| Deposits of U.S. Government | | 1,282 |
| Deposits of States and municipalities | | 1,483 |
| Deposits of commercial banks | | 35 |
| Certified and officers checks | | 6,402 |
| Total Domestic Deposits | 414,767 | |
| Demand deposits | 124,315 | |
| Time and Savings deposits | 290,452 | |
| Total Domestic and Foreign Deposits | | 414,767 |
| Federal funds purchased, etc. | | 54,493 |
| Other liabilities | | 9,195 |
| Total Liabilities | | 478,455 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,009 |
| Surplus | 7,000 |
| Undivided profits | 50,044 |
| Reserve for contingencies, etc. | 31,300 |
| Total Equity Capital | 91,353 |
| Total Liabilities and Equity Capital | 569,808 |

Branch offices (11): El Toro, Garden Grove, Lakewood, Long Beach (7), Orange.

## Farmers & Merchants Bank of Long Beach —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 25,619 |
| Income on Federal funds sold | 2,367 |
| Interest and dividends on investments | 26,607 |
| Income from direct lease financing | 671 |
| Other operating income | 2,937 |
| Total operating income | 58,201 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 6,977 |
| Interest on deposits | 15,577 |
| Interest on Federal funds purchased and other borrowings | 4,402 |
| Occupancy and furniture and equipment expense | 1,726 |
| Provision for loan losses | 2,732 |
| Other operating expense | 3,336 |
| Total operating expense | 34,750 |
| NET OPERATING INCOME | 23,451 |
| Applicable income taxes | 11,076 |
| Income before extraordinary items | 12,375 |
| Net securities gains (losses) | -11 |
| Extraordinary charges (credits) | |
| NET INCOME | 12,364 |
| Other increases (decreases) in capital | 2 |
| Cash dividends paid | 2,253 |
| NET CHANGE IN CAPITAL | 10,113 |

## Farmers & Merchants Bank of Salinas

Incorporated August 6, 1982

301 So. Main Street, Salinas 93901 Tel: (408) 422-6642

Principal officers: Edward L. Evans, Chairman of the Board & Administrative Officer; G. Nick Ventimiglia, President & Chief Executive Officer; Dennis R. Foss, Executive Vice President & Chief Financial Officer; Howard R. Barkley, Jr., Vice President- Loans; Edward L. Evans, Chairman of the Board & Administrative Officer.

Directors: Andrew E. Ausonio, C. Edward Boutonnet, Bradford G. Crandall, Roger G. Emanuel, Edward L. Evans, Warren D. Goldman, Ricahrd C. Green, Duncan L. McCarter, Robert M. Mraule, D.D.S., M.D., Robert A. Smith, Nick Ventimigia.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,354 |
| U. S. Treasury securities | | 441 |
| Federal funds sold, etc. | | 6,355 |
| Loans (excluding unearned income) | 12,128 | |
| LESS: Reserve for possible loan losses | 33 | |
| Loans (net) | | 12,095 |
| Bank premises, furniture and fixtures | | 650 |
| Other assets | | 269 |
| Total Assets | | 21,164 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,913 |
| Time and savings deposits (IPC) | | 13,154 |
| Deposits of U.S. Government | | 66 |
| Certified and officers checks | | 459 |
| Total Domestic Deposits | 17,592 | |
| Demand deposits | 4,438 | |
| Time and savings deposits | 13,154 | |
| Total Domestic and Foreign Deposits | | 17,592 |
| Mortgage indebtedness | | 312 |
| Other liabilities | | 45 |
| Total Liabilities | | 17,949 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,183 |
| Surplus | 1,455 |
| Undivided profits | -423 |
| Total Equity Capital | 3,215 |
| Total Liabilities and Equity Capital | 21,164 |

## Farmers State Bank

Incorporated December 3, 1975

**400 West Visalia Road, Farmersville 93223** **Tel: (209) 747-1201**

Principal Officers: Warner E. Walker, Chairman of the Board; Morris F. Garcia, Vice Chairman; Donald L. Grant, President; Mable J. Phillips, Vice President, Cashier and Corporate Secretary; Frank A. Cutler, Corporate Treasurer; Michael A. Stanley, Vice President & Loan Administrator.

Directors: Bob Barnett, Frank A. Cutler, Richard T. Edmiston, Johnny L. Fernandes, Morris F. Garcia, Vito A. Giotta, Donald L. Grant, Angelo Manuele, Floyd Qualls, Kathryn V. Qualls, George E. Thomas, Warner E. Walker.

### STATEMENT OF CONDITION, as of June 30, 1983

(i thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 3,050 |
| U. S. Treasury securities | | 150 |
| Obligations of U.S. Gov't agencies, etc. | | 1,897 |
| Obligations of States and political subdivisions | | 1,028 |
| Federal funds sold, etc. | | 700 |
| Loans (excluding unearned income) | 14,432 | |
| LESS: Reserve for possible loan losses | 105 | |
| Loans (net) | | 14,327 |
| Direct lease financing | | 37 |
| Bank premises, furniture and fixtures | | 883 |
| Other real estate owned | | 173 |
| Other assets | | 784 |
| Total Assets | | 23,029 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 4,454 |
| Time and savings deposits (IPC) | | 14,275 |
| Deposits of U.S. Goernment | | 5 |
| Deposits of States and municipalities | | 1,371 |
| Deposits of commercial banks | | 200 |
| Certified and officers checks | | 336 |
| Total Domestic Deposits | 20,641 | |
| Demand deposits | 4,911 | |
| Time and savings deposits | 15,730 | |
| Total Domestic and Foreign Deposits | | 20,641 |
| Other liabilities for borrowed money | | 297 |
| Other liabilities | | 409 |
| Total Liabilities | | 21,347 |
| **EQUITY CAPITAL** | | |
| Common stock | | 815 |
| Surplus | | 409 |
| Undivided profits | | 458 |
| Total Equity Capital | | 1,682 |
| Total Liabilities and Equity Capital | | 23,029 |

Branch office: Tulare.
Seasonal branch office: Tulare.

## Farmers State Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,276 |
| Income on Federal funds sold | 15 |
| Interest and dividends on investments | 490 |
| Income from direct lease financing | 5 |
| Other operating income | 302 |
| Total operating income | 3,088 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 604 |
| Interest on deposits | 1,525 |
| Interest on Federal funds purchased and other borrowings | 227 |
| Occupancy and furniture and equipment expense | 202 |
| Provision for loan losses | 43 |
| Other operating expense | 449 |
| Total operating expense | 3,050 |
| NET OPERATING INCOME | 38 |
| Applicable income taxes | 3 |
| Income before extraordinary items | 35 |
| Net securities gains (losses) | 73 |
| Extraordinary charges (credits) | |
| NET INCOME | 108 |
| NET CHANGE IN CAPITAL | 108 |

## Feather River State Bank

Incorporated December 1, 1976

777 Colusa Avenue, Yuba City 95991 Tel: (916) 671-2265

Principal Officers: Charles M. Lewis, President; John O. Oakes, Senior Vice President; Annette Westen, Cashier.

Directors: Jack W. Baber, Harold M. Eastridge, Dale L. Green, Charles M. Lewis, David A. Offutt, William K Retzer, Charles T. Rosson, Ross D. Scott, Louis F. Tarke, Michael C. Wheeler.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,636 |
| U. S. Treasury securities | | 200 |
| Obligations of U.S. Gov't agencies, etc. | | 2,800 |
| Obligations of States and political subdivisions | | 1,456 |
| Federal funds sold, etc. | | 2,149 |
| Loans (excluding unearned income) | 28,280 | |
| LESS: Reserve for possible loan losses | 275 | |
| Loans (net) | | 28,005 |
| Direct lease financing | | 333 |
| Bank premises, furniture and fixtures | | 1,928 |
| Other real estate owned | | 19 |
| Other assets | | 958 |
| Total Assets | | 40,484 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 9,120 |
| Time and savings deposits (IPC) | | 23,827 |
| Deposits of States and municipalities | | 1,960 |
| Certified and officers checks | | 337 |
| Total Domestic Deposits | 35,244 | |
| Demand deposits | 9,457 | |
| Time and savings deposits | 25,787 | |
| Total Domestic and Foreign Deposits | | 35,244 |
| Other liabilities for borrowed money | | 358 |
| Other liabilities | | 987 |
| Total Liabilities | | 36,589 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,082 |
| Surplus | 283 |
| Undivided profits | 530 |
| Total Equity Capital | 3,895 |
| Total Liabilities and Equity Capital | 40,484 |

Branch offices (3): Colusa, Marysville, Yuba City.

## Feather River State Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,908 |
| Interest on balances with banks | 5 |
| Income on Federal funds sold | 299 |
| Interest and dividends on investments | 476 |
| Income from direct lease financing | 35 |
| Other operating income | 298 |
| Total operating income | 4,021 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 952 |
| Interest on deposits | 1,650 |
| Interest on Federal funds purchased and other borrowings | 153 |
| Occupancy and furniture and equipment expense | 252 |
| Provision for loan losses | 118 |
| Other operating expense | 61 |
| Total operating expense | 3,739 |
| NET OPERATING INCOME | 282 |
| Applicable income taxes | 40 |
| Income before extraordinary items | 242 |
| Extraordinary charges (credits) | |
| NET INCOME | 242 |
| Cash dividends paid | 20 |
| NET CHANGE IN CAPITAL | 222 |

## First American Bank

Incorporated August 6, 1982

**8917 East Valley Blvd., Rosemead 91770** **(213) 287-6100**

Principal officers: William L. O'Mara, Chairman of the Board; E.C. Belcher, President & Chief Executive Officer; Mary Bates, Cashier; Rita Bonaparte, Vice President; Marguerite G. Brown, Corporate Secretary.

Directors: C.E. Belcher, Marguerite G. Brown, William H. Cotter, Jim Hilliard, Jack Lansford, Al Lewis, William L. O'Mara, Robert Wiborg.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,203 |
| U. S. Treasury securities | | 1,119 |
| Obligations of U.S. Gov't agencies, etc. | | 3665 |
| Corporate stock | | 131 |
| Federal funds sold, etc. | | 2,960 |
| Loans (excluding unearned income) | 10,819 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 10,819 |
| Bank premises, furniture and fixtures | | 731 |
| Other assets | | 391 |
| Total Assets | | 21,019 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,313 |
| Time and savings deposits (IPC) | | 11,800 |
| Deposits of U.S. Government | | 10 |
| Certified and officers checks | | 321 |
| Total Domestic Deposits | 16,444 | |
| Demand deposits | 4,644 | |
| Time and savings deposits | 11,800 | |
| Total Domestic and Foreign Deposits | | 16,444 |
| Mortgage indebtedness | | 364 |
| Other liabilities | | 89 |
| Total Liabilities | | 16,897 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,488 |
| Surplus | 836 |
| Undivided profits | -202 |
| Total Equity Capital | 4,122 |
| Total Liabilities and Equity Capital | 21,019 |

## First Arroyo Bank

Incorporated April 13, 1982

**1416 El Centro Street, South Pasadena 91030** **Tel: (213) 256-4561**

Principal officers: Lawrence C. Williams, President & Chief Executive Officer; James F. Holmes, Senior Vice President; John W. Hance, Vice President & Branch Manager; Robert M. Rosenberg, Vice President; Gerry D. Jackson, Assistant Vice President; Susan J. Reiring, Operations Manager.

Directors: David W. Bryant, Edmond Colliau, Jr., Joseph Crosby, James F. Holmes, William R. Lucas, Frank J. Novarro, William H. Oldknow, II, Merlin J. Olsen, Arthur F. Pizzinat, Robert E. Veir, Lawrence C. Williams.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,591 |
| Obligations of U.S. Gov't agencies, etc. | | 1,501 |
| Corporate stock | | 6,600 |
| Federal funds sold, etc. | | 1,515 |
| Loans (excluding unearned income) | 12,587 | |
| LESS: Reserve for possible loan losses | 55 | |
| Loans (net) | | 12,532 |
| Bank premises, furniture and fixtures | | 780 |
| Other assets | | 234 |
| Total Assets | | 24,753 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,972 |
| Time and savings deposits (IPC) | | 13,373 |
| Deposits of U.S. Government | | 23 |
| Deposits of commercial banks | | 2,550 |
| Certified and officers checks | | 211 |
| Total Domestic Deposits | 21,12 | |
| Demand deposits | 5,206 | |
| Time and savings deposits | 15,923 | |
| Total Domestic and Foreign Deposits | | 21,129 |
| Other liabilities | | 108 |
| Total Liabilities | | 21,237 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,451 |
| Surplus | 1,622 |
| Undivided profits | -557 |
| Total Equity Capital | 3,516 |
| Total Liabilities and Equity Capital | 24,753 |

## First Arroyo Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 85 |
| Interest on balances with banks | 81 |
| Income on Federal funds sold | 55 |
| Interest and dividends on investments | 20 |
| Other operating income | -2 |
| Total operating income | 239 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 125 |
| Interest on deposits | 99 |
| Occupancy and furniture and equipment expense | 37 |
| Provision for loan losses | 25 |
| Other operating expense | 147 |
| Total operating expense | 433 |
| NET OPERATING INCOME | -194 |
| Income before extraordinary items | -194 |
| Extraordinary charges (credits) | |
| NET INCOME | -194 |
| Other increases (decreases) in capital | 3,881 |
| NET CHANGE IN CAPITAL | 3,687 |

## First Bank of San Luis Obispo

**Established November 24, 1980**

**995 Higuera Street, San Luis Obispo 93406** **Tel: (805) 541-6100**

Principal Officers: Lynn W. Lyon, President; Reese T. Davies, Vice President; Richard A. Gove, Operations Officer.

Directors: David R. Booker, Lynn W. Lyon, Steven A. Petterson, J. Edmund Smith, Toni Smith, John S. Stuart, Arnold A. Volny.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,648 |
| U. S. Treasury securities | | 500 |
| Obligations of States and political subdivisions | | 2,646 |
| Federal funds sold, etc. | | 1,816 |
| Loans (excluding unearned income) | 11,686 | |
| LESS: Reserve for possible loan losses | 216 | |
| Loans (net) | | 11,470 |
| Bank premises, furniture and fixtures | | 231 |
| Other assets | | 568 |
| Total Assets | | 18,879 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,969 |
| Time and savings deposits (IPC) | | 10,877 |
| Certified and officers checks | | 188 |
| Total Domestic Deposits | 16,034 | |
| Demand deposits | 5,157 | |
| Time and savings deposits | 10,877 | |
| Total Domestic and Foreign Deposits | | 16,034 |
| Other liabilities for borrowed money | | 16 |
| Other liabilities | | 309 |
| Total Liabilities | | 16,359 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 903 |
| Surplus | 853 |
| Undivided profits | 764 |
| Total Equity Capital | 2,520 |
| Total Liabilities and Equity Capital | 18,879 |

## First Bank of San Luis Obispo —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,740 |
| Interest on balances with banks | 91 |
| Income on Federal funds sold | 142 |
| Interest and dividends on investments | 253 |
| Other operating income | 163 |
| Total operating income | 2,389 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 444 |
| Interest on deposits | 788 |
| Interest on Federal funds purchased and other borrowings | 4 |
| Occupancy and furniture and equipment expense | 131 |
| Provision for loan losses | 143 |
| Other operating expense | 368 |
| Total operating expense | 1,878 |
| NET OPERATING INCOME | 511 |
| Applicable income taxes | 159 |
| Income before extraordinary items | 352 |
| Extraordinary charges (credits) | |
| NET INCOME | 352 |
| Cash dividends paid | 35 |
| NET CHANGE IN CAPITAL | 317 |

## First Beverly Bank

Incorporated August 9, 1979

400 North Rodeo Drive, Beverly Hills 90210 Tel: (213) 550-0444

Principal Officers: Chester L. Firestein, Chairman of the Board; Irl J. Korsen, Vice Chairman of the Board; Meredith L. Russell, President & Chief Executive Officer; Margaret A. Beebe, Executive Vice President, Chief Administrative and Financial Officer, Steven I. Fried, Executive Vice President & Chief Credit Officer.

Directors: Leonard Cohen, Aaron R. Eshman, Chester L. Firestein, Lester Korn, Irl J. Korsen, Frederick M. Nicholas, Meredith L. Russell, Alan Sieroty, Joseph N. Tilem.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 9,787 |
| U. S. Treasury securities | | 200 |
| Obligations of U.S. Gov't agencies, etc. | | 2,917 |
| Federal funds sold, etc. | | 3,656 |
| Loans (excluding unearned income) | 29,809 | |
| LESS: Reserve for possible loan losses | 406 | |
| Loans (net) | | 29,403 |
| Bank premises, furniture and fixtures | | 2,360 |
| Other real estate owned | | 261 |
| Customers' liability on acceptances outstanding | | 9 |
| Other assets | | 1,101 |
| Total Assets | | 49,694 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 10,725 |
| Time and savings deposits (IPC) | | 32,013 |
| Deposits of U.S. Government | | 1,917 |
| Deposits of States and municipalities | | 600 |
| Certified and officers checks | | 1,033 |
| Total Domestic Deposits | 46,288 | |
| Demand deposits | 11,758 | |
| Time and savings deposits | 34,530 | |
| Total Domestic and Foreign Deposits | | 46,288 |
| Acceptances executed and outstanding | | 9 |
| Other liabilities | | 220 |
| Total Liabilities | | 46,517 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,173 |
| Surplus | 3,021 |
| Undivided profits | -3,017 |
| Total Equity Capital | 3,177 |
| Total Liabilities and Equity Capital | 49,694 |

Branch office: Los Angeles.

## First Beverly Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 7,588 |
| Interest on balances with banks | 14 |
| Income on Federal funds sold | 1,591 |
| Interest and dividends on investments | 397 |
| Other operating income | 219 |
| Total operating income | 9,809 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,727 |
| Interest on deposits | 6,201 |
| Occupancy and furniture and equipment expense | 984 |
| Provision for loan losses | 2,168 |
| Other operating expense | 1,071 |
| Total operating expense | 12,151 |
| NET OPERATING INCOME | -2,342 |
| Applicable income taxes | -4 |
| Income before extraordinary items | -2,338 |
| Net securities gains (losses) | 6 |
| Extraordinary charges (credits) | |
| NET INCOME | -2,332 |
| Other increases (decreases) in capital | 44 |
| NET CHANGE IN CAPITAL | -2,288 |

## 1st Business Bank

Incorporated September 19, 1980

601 West Fifth Street, Los Angeles 90071 Tel: (213) 489-1000

Principal Officers: Robert W. Kummer, Jr., Chairman of the Board and Chief Executive Officer; Joseph P. Sanford, President and Chief Administrative Officer; W. Peter Bohn, Thomas F. Savage, Executive Vice Presidents.

Directors: John E. Anderson, John C. Argue, William P. Baccala, Richard M. Ferry, Ernest J. Friedman, Robert M. Kommerstad, Robert W. Kummer, Jr., Bill LeVine, Joseph P. Sanford.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 11,437 |
| U. S. Treasury securities | | 17,562 |
| Obligations of U.S. Gov't agencies, etc. | | 7,621 |
| Obligations of States and political subdivisions | | 13,513 |
| Other bonds, notes, and debentures | | 158 |
| Federal funds sold, etc. | | 19,415 |
| Loans (excluding unearned income) | 38,709 | |
| LESS: Reserve for possible loan losses | 879 | |
| Loans (net) | | 37,830 |
| Direct lease financing | | 77 |
| Bank premises, furniture and fixtures | | 1,061 |
| Customers' liability on acceptances outstanding | | 59 |
| Other assets | | 1,432 |
| Total Assets | | 110,165 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 41,047 |
| Time and savings deposits (IPC) | | 51,205 |
| Deposits of States and municipalities | | 100 |
| Certified and officers checks | | 443 |
| Total Domestic Deposits | 92,795 | |
| Demand deposits | 41,490 | |
| Time and savings deposits | 51,305 | |
| Total Domestic and Foreign Deposits | | 92,795 |
| Federal funds purchased, etc. | | 5,850 |
| Acceptances executed and outstanding | | 59 |
| Other liabilities | | 785 |
| Total Liabilities | | 99,489 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 4,253 |
| Surplus | | 4,253 |
| Undivided profits | | 2,170 |
| Total Equity Capital | | 10,676 |
| Total Liabilities and Equity Capital | | 110,165 |

Parent company: 1st Business Corporation.

## 1st Business Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,608 |
| Interest on balances with banks | 482 |
| Income on Federal funds sold | 1,847 |
| Interest and dividends on investments | 3,114 |
| Other operating income | 107 |
| Total operating income | 9,158 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,470 |
| Interest on deposits | 3,024 |
| Interest on Federal funds purchased and other borrowings | 843 |
| Occupancy and furniture and equipment expense | 410 |
| Provision for loan losses | 461 |
| Other operating expense | 1,341 |
| Total operating expense | 7549 |
| NET OPERATING INCOME | 1,609 |
| Applicable income taxes | 539 |
| Income before extraordinary items | 1,070 |
| Net securities gains (losses) | 4 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,074 |
| Other increases (decreases) in capital | 5 |
| Cash dividends paid | 100 |
| NET CHANGE IN CAPITAL | 979 |

# First Commercial Bank

Incorporated December 28, 1978

**550 J Street, Sacramento 95814** **Tel: (916) 447-7700**

Principal Officers: Frank E. Bristow, President & Chief Executive Officer; Raymond L. Weimer, Senior Vice President & Cashier; David T. Bruen, Senior Vice President.

Directors: Manuel Barandas, George 'Jerry' Brannigan, Frank E. Bristow, Richard T. Carlson, Robert B. Coker, Jr., Richard A. Ellis, Mae Fong, Norman D. Kauffman, Ross W. Lytle, John E. Moss, Sy Opper, Manuel Perry, Jr., Paul Prudler, Jerry Wymore.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,143 |
| U. S. Treasury securities | | 9,088 |
| Obligations of U.S. Gov't agencies, etc. | | 26,809 |
| Obligations of States and political subdivisions | | 352 |
| Other bonds, notes, and debentures | | 500 |
| Federal funds sold, etc. | | 1,000 |
| Loans (excluding unearned income) | 119,833 | |
| LESS: Reserve for possible loan losses | 215 | |
| Loans (net) | | 119,618 |
| Direct lease financing | | 1,514 |
| Bank premises, furniture and fixtures | | 9,055 |
| Other real estate owned | | 2,633 |
| Other assets | | 8,614 |
| Total Assets | | 187,326 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 40,349 |
| Time and savings deposits (IPC) | | 106,073 |
| Deposits of U.S. Government | | 758 |
| Deposits of States and municipalities | | 21,573 |
| Certified and officers checks | | 2,013 |
| Total Domestic Deposits | 170,766 | |
| Demand deposits | 43,120 | |
| Time and savings deposits | 127,646 | |
| Total Domestic and Foreign Deposits | | 170,766 |
| Federal funds purchased, etc. | | 450 |
| Other liabilities | | 4,125 |
| Total Liabilities | | 175,341 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 7,350 |
| Surplus | | 3,078 |
| Undivided profits | | 1,557 |
| Total Equity Capital | | 11,985 |
| Total Liabilities and Equity Capital | | 187,326 |

Parent Company: First Commercial Bancorp.

Branch Offices(12): Campbell, Concord, Cupertino, El Cajon, San Francisco(2), San Diego(2), Lafayette, San Rafael, Santa Rosa, Los Angeles.

## First Commercial Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(in thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 10,727 |
| Income on Federal funds sold | 547 |
| Interest and dividends on investments | 1,635 |
| Income from direct lease financing | 87 |
| Other operating income | 1,704 |
| Total operating income | 14,700 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 3,507 |
| Interest on deposits | 7,837 |
| Interest on Federal funds purchased and other borrowings | 217 |
| Occupancy and furniture and equipment expense | 1,153 |
| Other operating expense | 2,591 |
| Total operating expense | 15,305 |
| NET OPERATING INCOME | -605 |
| Applicable income taxes | -489 |
| Income before extraordinary items | -116 |
| Net securities gains (losses) | 838 |
| Extraordinary charges (credits) | |
| NET INCOME | 722 |
| Cash dividends paid | 150 |
| NET CHANGE IN CAPITAL | 572 |

## First Credit Bank

Incorporated February 18, 1983

1111 West Hobsonway, Blythe 92226 Tel: (619) 922-8121

Principal officers: Farhad Ghassamiah, Chairman of the Board, Executive Vice President & Secretary; A.J. Mahoney, President & Chief Executive Officer; Feridoon Ghassamiah, Vice President; Barbara J. Marlborough, Vice President & Senior Lending Officer; Joyce J. Peck, Vice President & Cashier.

Directors: Mayher AmierSaleh, Farhad Ghassamiah, Feridoon Ghassamiah, Ernest S. Gould, A.J. Mahoney.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,616 |
| U. S. Treasury securities | | 2,77 |
| Obligations of U.S. Gov't agencies, etc. | | 500 |
| Trading account securities | | 7,000 |
| Loans (excluding unearned income) | 10,152 | |
| LESS: Reserve for possible loan losses | 78 | |
| Loans (net) | | 10,074 |
| Bank premises, furniture and fixtures | | 1,698 |
| Other assets | | 631 |
| Total Assets | | 28,296 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 15,538 |
| Time and savings deposits (IPC) | | 7,343 |
| Deposits of U.S. Government | | 42 |
| Deposits of States and municipalities | | 539 |
| Certified and officers checks | | 956 |
| Total Domestic Deposits | 24,418 | |
| Demand deposits | 16,575 | |
| Time and savings deposits | 7,843 | |
| Total Domestic and Foreign Deposits | | 24,418 |
| Other liabilities | | 228 |
| Total Liabilities | | 24,646 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,340 |
| Surplus | 1,560 |
| Undivided profits | -250 |
| Total Equity Capital | 3,650 |
| Total Liabilities and Equity Capital | 28,296 |

Branch offices (2): Hawaiian Gardens, West Hollywood.
Place of business: Los Angeles.

## First Enterprise Bank

Established June 1, 1972

1632 Franklin Street, Oakland 94612 Tel: (415) 839-6300

Principal Officers: Lloyd A. Edwards, President; Jim McConville, Executive Vice President; Ralph Collier, Vice President; Keith Patterson, Cashier; Edwin J. Thornally, Secretary- Treasurer.

Directors: Louis H. Barnett, Lloyd A. Edwards, Bernard Isaacson, George M. Malti, Norvel L. Smith, Edwin J. Thornally, Ellerson F. Weaver.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,044 |
| U. S. Treasury securities | | 7,578 |
| Obligations of U.S. Gov't agencies, etc. | | 8,308 |
| Obligations of States and political subdivisions | | 180 |
| Federal funds sold, etc. | | 3,200 |
| Loans (excluding unearned income) | 23,360 | |
| LESS: Reserve for possible loan losses | 141 | |
| Loans (net) | | 23,219 |
| Direct lease financing | | 1,393 |
| Bank premises, furniture and fixtures | | 2,106 |
| Other real estate owned | | 816 |
| Other assets | | 1,984 |
| Total Assets | | 56,828 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,704 |
| Time and savings deposits (IPC) | | 30,797 |
| Deposits of U.S. Government | | 5,147 |
| Deposits of States and municipalities | | 3,129 |
| Deposits of commercial banks | | 500 |
| Certified and officers checks | | 372 |
| Total Domestic Deposits | 47,649 | |
| Demand deposits | 12,106 | |
| Time and savings deposits | 35,543 | |
| Total Domestic and Foreign Deposits | | 47,649 |
| Federal funds purchased, etc. | | 236 |
| Other liabilities | | 6,300 |
| Total Liabilities | | 54,185 |
| Subordinated notes and debentures | | 205 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,490 |
| Undivided profits | | 948 |
| Total Equity Capital | | 2,438 |
| Total Liabilities and Equity Capital | | 56,828 |

Parent company: Enterprise Bancorp.
Branch offices (2): Berkeley, San Francisco.
Place of business: Pleasant Hill.

## First Enterprise Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,120 |
| Interest on balances with banks | 35 |
| Income on Federal funds sold | 696 |
| Interest and dividends on investments | 776 |
| Income from direct lease financing | 122 |
| Other operating income | 435 |
| Total operating income | 5,184 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,527 |
| Interest on deposits | 2,041 |
| Interest on Federal funds purchased and other borrowings | 72 |
| Occupancy and furniture and equipment expense | 562 |
| Provision for loan losses | 99 |
| Other operating expense | ,248 |
| Total operating expense | 5,549 |
| NET OPERATING INCOME | -365 |
| Applicable income taxes | -297 |
| Income before extraordinary items | -68 |
| Net securities gains (losses) | 11 |
| Extraordinary charges (credits) | |
| NET INCOME | -57 |
| Other increases (decreases) in capital | 265 |
| Cash dividends paid | 95 |
| NET CHANGE IN CAPITAL | 113 |

## First Interstate Bank of California

Incorporated May 26, 1920

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 614-4111

Principal Officers: Norman Barker Jr., Chairman of the Board; Elmer L. Stone, Vice Chairman; John F. King, President; Elmer L. Stone, Vice Chairman; Larry W. Fiedler, Executive Vice President & Cashier; John F. Futcher, Executive Vice President & General Counsel; A.F. Blaylock, Donald P. Crivellone, R.E. Green, A.H. Kingman, Jr., J. M. Sonosky, Bruce G. Willison, Executive Vice Presidents; Bruce W. Currier, Senior Vice President & Chief Financial Officer; John V. Boccato, Vice President and Comptroller.

Directors: Roy A. Anderson, Ralph J. Asshton, Norman Barker, Jr., Wallace W. Booth, Robert T. Campion, Edward W. Carter, Warren Christopher, Virginia Duncan, Calvin S. Hatch, C. Lester Hogan, J.K. Horton, Gordon L. Hough, Ivan J. Houston, George M. Keller, John F. King, William F. Miller, Michael A. Morphy, Henry T. Mudd, J.J. Pinola.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,594,198 |
| U. S. Treasury securities | | 433,184 |
| Obligations of U.S. Gov't agencies, etc. | | 325,648 |
| Obligations of States and political subdivisions | | 902,153 |
| Other bonds, notes, and debentures | | 58,641 |
| Corporate stock | | 15,079 |
| Trading account securities | | 181,212 |
| Federal funds sold, etc. | | 1,412,472 |
| Loans (excluding unearned income) | 11,586,716 | |
| LESS: Reserve for possible loan losses | 166,032 | |
| Loans (net) | | 11,420,684 |
| Direct lease financing | | 838,814 |
| Bank premises, furniture and fixtures | | 353,644 |
| Other real estate owned | | 140,519 |
| Investments in unconsolidated subsidiaries | | 2,536 |
| Customers' liability on acceptances outstanding | | 1,148,232 |
| Other assets | | 331,037 |
| Total Assets | | 21,158,053 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,714,017 |
| Time and savings deposits (IPC) | | 7,466,058 |
| Deposits of U.S. Government | | 12,759 |
| Deposits of States and municipalities | | 577,430 |
| Deposits of foreign governments | | 12,652 |
| Deposits of commercial banks | | 651,529 |
| Certified and officers checks | | 217,759 |
| Total Domestic Deposits | 12,652,204 | |
| Demand deposits | 4,682,266 | |
| Time and savings deposits | 7,969,938 | |
| Deposits in Foreign Offices | | 2,535,867 |
| Total Domestic and Foreign Deposits | | 15,188,071 |
| Federal funds purchased, etc. | | 1,489,423 |
| Other liabilities for borrowed money | | 1,643,926 |
| Mortgage indebtedness | | 68,227 |
| Acceptances executed and outstanding | | 1,148,232 |
| Other liabilities | | 619,018 |
| Total Liabilities | | 20,156,897 |
| Subordinated notes and debentures | | 106,238 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 428,181 |
| Undivided profits | 466,737 |
| Total Equity Capital | 894,918 |
| Total Liabilities and Equity Capital | 21,158,053 |

Parent company: First Interstate Bancorp.

Subsidiaries (domestic and foreign): F.I.M.C., First Interstate Administracao e Servicos, Ltd., First Interstate Asia, Ltd., First Interstate Bank of Canada, First Interstate International of California, First Interstate Leasing, Inc., First Interstate Overseas Investment, Inc., First Interstate Southwest, Corp., Sixth and Spring Corporation, UCB Leasing Corp., UCM Corp., United California Bank Realty Corporation.

## First Interstate Bank of California —Continued

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Branch offices (41): Alameda, Alhambra, Anaheim (3), Aptos, Arcadia, Auburn, Bakersfield (3), Bell, Bellflower, Berkeley, Beverly Hills (2), Blythe, Bonita, Boyes Hot Springs, Brawley, Brea (2), Buena Park, Burbank, Burlingame, Calexico, Camarillo, Canoga Park (2), Capitola, Carlsbad, Carmel (2), Carmichael, Carson, Ceres, Cerritos, Chatsworth, Chico (2), Chula Vista, Citrus Heights, City of Industry, Claremont, Concord, Corona, Corona del Mar, Costa Mesa, Covina, Crescent City, Cupertino (2), Danville, Delano, Dorris, Downey, El Cajon, El Centro, El Monte, El Segundo, El Toro, Emeryville (2), Encinitas, Encino, Escondido, Eureka, Foster City, Fremont, Fresno (4), Fullerton, Garden Grove (2), Gardena (2), Gilroy, Glendale, Glendora, Goleta, Granada Hills, Gustine, Hanford, Hayward, Hemet (2), Hollister, Hollywood (2), Huntington Beach (3), Indio, Inglewood (3), Irvine, Joshua Tree, La Habra, La Jolla, La Verne, Laguna Beach, Laguna Hills (2), Laguna Niguel (2), Lakewood, Lancaster, Livermore, Lodi, Lomita, Long Beach (3), Los Altos, Los Angeles (32), Los Banos, Los Gatos, Madera, Magalia, Manhattan Beach, Marina, Marina del Rey, Marysville, Menlo Park, Merced (2), Mill Valley, Millbrae, Milpitas, Mission Viejo (2), Modesto (2), Monrovia, Montclair, Montebello, Monterey (2), Montrose, Morgan Hill, Mount Shasta, Mountain View (2), Napa, Newark, Newport Beach (3), Northridge, Norwalk (2), Novato Oakdale, Oakland (2), Oceanside, Ontario (2), Orange (2), Oroville, Oxnard, Pacific Grove, Pacific Palisades, Palmdale, Palm Desert (2), Palm Springs, Palo Alto (2), Panorama City, Paradise, Pasadena (3), Paso Robles, Petaluma, Pico Rivera, Pittsburg, Placentia, Pleasanton, Pomona (3), Porterville, Rancho Cucamonga, Redding, Redlands, Redondo Beach, Redwood City, Reseda, Riverside (2), Rocklin, Rodeo, Rohnert Park, Rolling Hills Estates, Sacramento (6), Salinas, San Andreas, San Bernardino (2), San Clemente, San Diego (7), San Fernando, San Francisco (12), San Gabriel, San Jacinto, San Jose (5), San Juan Capistrano, San Leandro (2), San Luis Obispo, San Mateo, San Pedro, San Rafael, San Ramon, Santa Ana (3), Santa Barbara (3), Santa Fe Springs, Santa Maria, Santa Monica (2), Santa Rosa, Seal Beach, Seaside, Sebastopol, Sherman Oaks, Signal Hill, Simi Valley, Solana Beach, South Lake Tahoe, South San Francisco, Stockton (3), Sun City, Sunnyvale, Susanville, Tarzana, Thousand Oaks (2), Torrance (2), Tracy, Turlock, Tustin, Valencia, Vallejo, Van Nuys, Ventura (2), Vernon, Victorville, Visalia (2), Walnut Creek (3), Weed, West Covina, Whittier (2), Wilmington, Woodland Hills (2), Wrightwood, Yuba City, Nassau, Bahamas, Hong Kong, B.C.C., London, England, Toyko, Japan, Manila, Philippines, Taipei, Taiwan, Singapore, Seoul, South Korea.

Intermittent branch office: Pomona.

ATM facilities (4): Los Angeles, Riverside, Walnut, West Covina.

Places of business (8): Anaheim, Cerritos, Hollywood, Los Angeles (2), Rosemead, Sacramento, San Diego, San Francisco.

Extensions of banking offices (12): Carmel, Inglewood, Laguna Hills, Los Angeles (2), Ontario (2), Paradise, Placentia, San Diego, San Francisco.

## First Interstate Bank of California —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,713,615 |
| Interest on balances with banks | 142,722 |
| Income on Federal funds sold | 83,051 |
| Interest and dividends on investments | 168,417 |
| Income from direct lease financing | 96,685 |
| Trust department income | 24,110 |
| Other operating income | 195,325 |
| Total operating income | 2,423,925 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 304,641 |
| Interest on deposits | 1,258,861 |
| Interest on Federal funds purchased and other borrowings | 380,039 |
| Occupancy and furniture and equipment expense | 80,044 |
| Provision for loan losses | 110,000 |
| Other operating expense | 234,245 |
| Total operating expense | 2,367,830 |
| NET OPERATING INCOME | 56,095 |
| Applicable income taxes | -23,100 |
| Income before extraordinary items | 79,195 |
| Net securities gains (losses) | -2,389 |
| Extraordinary charges (credits) | |
| NET INCOME | 76,806 |
| Other increases (decreases) in capital | 65,000 |
| Cash dividends paid | 47,000 |
| NET CHANGE IN CAPITAL | 94,806 |

## First Interstate Bank of California —Continued

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 1,217,387 |
| (b) Stocks | 1,719,547 |
| (c) Real Estate Loans | 83,548 |
| (d) Other Loans | 324,120 |
| (e) Real Estate | 134,020 |
| (f) Savings and Loan, Other Thrift Deposits | 3,589 |
| (g) Miscellaneous | 222,551 |
| Time Deposits: | |
| (a) Own Bank | 86,621 |
| (b) Other Banks | 821,725 |
| Demand Deposits: | |
| (a) Own Bank | 121,704 |
| Local Agency Security Investments | 1,615,013 |
| Corporate Investments | 2,320,487 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 6,326,373 |
| Advances or Overdrafts | 28,892 |
| Total Assets | 15,025,577 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 424,443 |
| (b) Personal Living Trusts | 678,244 |
| (c) Employee Benefit Trusts | 2,923,080 |
| (d) Collective Investment Funds | 582,581 |
| (e) Less units of Collective Investment Funds | -603,886 |
| Total Fiduciary Accounts | 4,004,462 |
| Local Agency Security Accounts | 1,615,013 |
| Corporate Accounts | 2,784,909 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 6,592,301 |
| Due to Commercial Department, Advances or Overdrafts | 28,892 |
| Total Liabilities | 15,025,577 |
| Market value-Securities deposited with State Treasurer: Court | 735 |
| Market value-Securities deposited with State Treasurer: Private | 141 |

## First Los Angeles Bank

Incorporated March 30, 1973

**2049 Century Park East, Los Angeles 90067** **Tel: (213) 557-1211**

Principal Officers: Charles T. Manatt, Chairman of the Board; Joseph J. Digange, President; T.J. Kempf, Edgardo Poero, Senior Executive Vice Presidents; Roberto Civalleri, Mario Garresi, Roger A. Hill, Executive Vice Presidents; John L. Barrett, Senior Vice President & Controller.

Directors: Charles H. Boxenbaum, H. Ronald Cohen, Giovanni Cumani, Joseph J. Digange, Roy Doumani, Marvin Finell, Carlo Gallone, Fred Kayne, T.J. Kempf, William S. Lund, Charles T. Manatt, Carlofelice Rossotto, Alan I. Rothenberg, Alexander Vagliano.

## STATEMENT OF CONDITON, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 9,051 |
| U. S. Treasury securities | | 74,572 |
| Obligations of U.S. Gov't agencies, etc. | | 54,634 |
| Obligations of States and political subdivisions | | 16,206 |
| Other bonds, notes, and debentures | | 3,005 |
| Loans (excluding unearned income) | 212,703 | |
| LESS: Reserve for possible loan losses | 2,425 | |
| Loans (net) | | 210,278 |
| Direct lease financing | | 1,145 |
| Bank premises, furniture and fixtures | | 6,319 |
| Other real estate owned | | 7,047 |
| Customers' liability on acceptances outstanding | | 4 |
| Other assets | | 10,388 |
| Total Assets | | 392,649 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 103,388 |
| Time and savings deposits (IPC) | | 198,329 |
| Deposits of U.S. Government | | 4 |
| Deposits of States and municipalities | | 43,022 |
| Deposits of commercial banks | | 1,519 |
| Certified and officers checks | | 5,268 |
| Total Domestic Deposits | 351,530 | |
| Demand deposits | 108,879 | |
| Time and savings deposits | 242,651 | |
| Total Domestic and Foreign Deposits | | 351,530 |
| Federal funds purchased, etc. | | 6,203 |
| Mortgage indebtedness | | 1,588 |
| Acceptances executed and outstanding | | 4 |
| Other liabilities | | 4,517 |
| Total Liabilities | | 363,842 |
| Subordinated notes and debentures | | 2,31 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,335 |
| Surplus | 10,531 |
| Undivided profits | 12,910 |
| Total Equity Capital | 26,776 |
| Total Liabilities and Equity Capital | 392,649 |

Parent Company: Istituto Bancario San Paolo di Torino, Turin, Italy.
Branch offices (6): Beverly Hills, Los Angeles (4), Newport Beach.
ATM facility: Los Angeles.

## First Los Angeles Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 37,053 |
| Income on Federal funds sold | 468 |
| Interest and dividends on investments | 10,512 |
| Income from direct lease financing | 133 |
| Other operating income | 1,919 |
| Total operating income | 50,085 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 7,841 |
| Interest on deposits | 23,416 |
| Interest on Federal funds purchased and other borrowings | 5,495 |
| Occupancy and furniture and equipment expense | 2,950 |
| Provision for loan losses | 2,125 |
| Other operating expense | 8,142 |
| Total operating expense | 49,969 |
| NET OPERATING INCOME | 116 |
| Applicable income taxes | -954 |
| Income before extraordinary items | 1,070 |
| Net securities gains (losses) | 547 |
| Extraordinary charges (credits) | -66 |
| NET INCOME | 1,551 |
| Other increases (decreases) in capital | 5,318 |
| NET CHANGE IN CAPITAL | 6,869 |

## First Mountain Bank

Incorporated April 16, 1981

**42142 Big Bear Boulevard, Big Bear Lake 92315** **Tel: (714) 866-5861**

Principal Officers: David H. Eckert, President & Chief Executive Officer; Lois Walters, Vice President & Chief Financial Officer.

Directors: Allen Allison, David H. Eckert, John C. Eminger, Mary Jo Hamilton, Sharon Jasperson, Jack H. Knowlden, Thomas Ney, Fred P. Sattler, Kenneth Wood, Robert G. Wood.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 925 |
| Obligations of U.S. Gov't agencies, etc. | | 101 |
| Federal funds sold, etc. | | 150 |
| Loans (excluding unearned income) | 5,697 | |
| LESS: Reserve for possible loan losses | 27 | |
| Loans (net) | | 5,670 |
| Bank premises, furniture and fixtures | | 561 |
| Other assets | | 193 |
| Total Assets | | 7,600 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 1,525 |
| Time and savings deposits (IPC) | | 4,449 |
| Deposits of States and municipalities | | 100 |
| Deposits of commercial banks | | 100 |
| Certified and officers checks | | 50 |
| Total Domestic Deposits | 6,224 | |
| Demand deposits | 1,575 | |
| Time and savings deposits | 4,649 | |
| Total Domestic and Foreign Deposits | | 6,224 |
| Other liabilities | | 25 |
| Total Liabilities | | 6,249 |
| **EQUITY CAPITAL** | | |
| Common stock | | 763 |
| Surplus | | 763 |
| Undivided profits | | -175 |
| Total Equity Capital | | 1,351 |
| Total Liabilities and Equity Capital | | 7,600 |

## First Mountain Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 593 |
| Income on Federal funds sold | 36 |
| Interest and dividends on investments | 31 |
| Other operating income | 122 |
| Total operating income | 782 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 276 |
| Interest on deposits | 170 |
| Interest on Federal funds purchased and other borrowings | 1 |
| Occupancy and furniture and equipment expense | 107 |
| Provision for loan losses | 19 |
| Other operating expense | 245 |
| Total operating expense | 818 |
| NET OPERATING INCOME | -36 |
| Income before extraordinary items | -36 |
| Extraordinary charges (credits) | |
| NET INCOME | -36 |
| NET CHANGE IN CAPITAL | -36 |

## First Northern Bank of Dixon

Established February 1, 1910

**195 North First St., Dixon 95620** **Tel: (916) 678-3041**

Principal Officers: Albert A. Gondry, Chairman of the Board; John F. Hamel, President; Owen J. Onsum, Executive Vice President; D.K. Biddle, Senior Vice President; J.S. Duke, Vice President & Cashier; S. R. Bean, Auditor.

Directors: Ronald J. DuPratt, Anthony R. Giannoni, Albert A. Gondry, John H. Griffin, John F. Hamel, William H. Jones, Jr., John W. Kilkenny, Jr., Donald M. Moriel, Richard H. Raycraft, David W. Schulze, Gerald L. Wilbanks.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,661 |
| U. S. Treasury securities | | 2,356 |
| Obligations of U.S. Gov't agencies, etc. | | 1,500 |
| Obligations of States and political subdivisions | | 7,627 |
| Other bonds, notes, and debentures | | 247 |
| Federal funds sold, etc. | | 2,000 |
| Loans (excluding unearned income) | 48,229 | |
| LESS: Reserve for possible loan losses | 306 | |
| Loans (net) | | 47,923 |
| Bank premises, furniture and fixtures | | 2,230 |
| Other assets | | 1,559 |
| Total Assets | | 69,103 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 10,447 |
| Time and savings deposits (IPC) | | 46,245 |
| Deposits of U.S. Government | | 1 |
| Deposits of States and municipalities | | 4,135 |
| Certified and officers checks | | 561 |
| Total Domestic Deposits | 61,389 | |
| Demand deposits | 11,380 | |
| Time and savings deposits | 50,009 | |
| Total Domestic and Foreign Deposits | | 61,389 |
| Other liabilities for borrowed money | | 481 |
| Other liabilities | | 1,072 |
| Total Liabilities | | 62,942 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,399 |
| Surplus | 977 |
| Undivided profits | 3,785 |
| Total Equity Capital | 6,161 |
| Total Liabilities and Equity Capital | 69,103 |

Branch Offices (4): Davis (2), West Sacramento, Winters.

## First Northern Bank of Dixon —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 6,359 |
| Income on Federal funds sold | 237 |
| Interest and dividends on investments | 1,068 |
| Other operating income | 258 |
| Total operating income | 7,922 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,430 |
| Interest on deposits | 4,449 |
| Interest on Federal funds purchased and other borrowings | 156 |
| Occupancy and furniture and equipment expense | 418 |
| Provision for loan losses | 72 |
| Other operating expense | 687 |
| Total operating expense | 7,212 |
| NET OPERATING INCOME | 710 |
| Applicable income taxes | 79 |
| Income before extraordinary items | 631 |
| Extraordinary charges (credits) | |
| NET INCOME | 631 |
| NET CHANGE IN CAPITAL | 631 |

## First Pacific Bank

**Incorporated March 24, 1972**

**469 North Canon Dr., Beverly Hills 90216** **Tel: (213) 858-7500**

Principal Officers Leonard S. Sands, Chairman of the Board; Harry L. Fein, Vice Chairman; Christopher J. Gadsby, President & Chief Executive Officer; Austin V. Casey, Ronald Mercer, Senior Vice Presidents; R. Bunge, Vice President and Cashier; Jose M. Anxado, Vice President and Controller.

Directors: Al Bennett, William A. Bro, Richard Bunge, Arthur Crowley, Christopher Gadsby, Harry L. Fein, Leo Kaplan, M.D., Sheldon Rabinoff, Morrie Sachs, Leonard S. Sands, Alfred Spivak, Matthew H. Suddleson.

## STATEMENT OF CONDITION, as of June 30, 1983

(in housands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 10,929 |
| U. S. Treasury securities | | 201 |
| Obligations of U.S. Gov't agencies, etc. | | 13,080 |
| Other bonds, notes, and debentures | | 150 |
| Federal funds sold, etc. | | 2,500 |
| Loans (excluding unearned income) | 52,903 | |
| LESS: Reserve for possible loan losses | 350 | |
| Loans (net) | | 52,553 |
| Direct lease financing | | 2,374 |
| Bank premises, furniture and fixtures | | 2,393 |
| Other real estate owned | | 2,665 |
| Other assets | | 1,919 |
| Total Assets | | 88,764 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 19,652 |
| Time and savings deposits (IPC) | | 57,615 |
| Deposits of U.S. Government | | 316 |
| Deposits of States and municipalities | | 3,137 |
| Certified and officers checks | | 1,224 |
| Total Domestic Deposits | 81,944 | |
| Demand deposits | 21,192 | |
| Time and savings deposits | 60,752 | |
| Total Domestic and Foreign Deposits | | 81,944 |
| Mortgage indebtedness | | 1,545 |
| Other liabilities | | 869 |
| Total Liabilities | | 84,358 |
| Subordinated notes and debentures | | 1,500 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,923 |
| Surplus | 2,396 |
| Undivided profits | -1,413 |
| Total Equity Capital | 2,906 |
| Total Liabilities and Equity Capital | 88,764 |

Parent company: First Pacific Bancorp.
Subsidiary: Beverly Hills Reonveyance Corporation.
Branch offices (3): Los Angeles (2), Santa Monica
Intermittent branch: Los Angeles.

## First Pacific Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 10,152 |
| Interest on balances with banks | 530 |
| Income on Federal funds sold | 987 |
| Interest and dividends on investments | 952 |
| Income from direct lease financing | 231 |
| Other operating income | 1,179 |
| Total operating income | 14,031 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 3,515 |
| Interest on deposits | 6,850 |
| Interest on Federal funds purchased and other borrowings | 419 |
| Occupancy and furniture and equipment expense | 1,055 |
| Provision for loan losses | 935 |
| Other operating expense | 3,443 |
| Total operating expense | 16,217 |
| NET OPERATING INCOME | -2,186 |
| Applicable income taxes | -511 |
| Income before extraordinary items | -1,675 |
| Net securities gains (losses) | 217 |
| Extraordinary charges (credits) | |
| NET INCOME | -1,458 |
| Other increases (decreases) in capital | -160 |
| NET CHANGE IN CAPITAL | -1,618 |

## First Security Bank of Elk Grove

Incorporated November 1, 1963

**8923 Elk Grove Blvd., Elk Grove 95624** **Tel: (916) 685-3901**

Principal Officers: Marvin B. Jones, Chairman of the Board; John R. Primasing, President and Chief Executive Officer, Lamoin V. Schulz, Cashier; Delton Meyer, Secretary.

Directors: Alvin Bartholomew, Robert M. Batey, Herbert E. Cannon, Marvin B. Jones, James M. Marshall, Delton Meyer, John R. Primasing, Donald J. Veninga, John Zehnder.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,068 |
| U. S. Treasury securities | | 805 |
| Obligations of U.S. Gov't agencies, etc. | | 1,338 |
| Obligations of States and political subdivisions | | 2,319 |
| Federal funds sold, etc. | | 2,800 |
| Loans (excluding unearned income) | 24,291 | |
| LESS: Reserve for possible loan losses | 162 | |
| Loans (net) | | 24,129 |
| Bank premises, furniture and fixtures | | 964 |
| Other real estate owned | | 257 |
| Other assets | | 448 |
| Total Assets | | 35,128 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,312 |
| Time and savings deposits (IPC) | | 26,340 |
| Deposits of U.S. Government | | 32 |
| Deposits of States and municipalities | | 301 |
| Certified and officers checks | | 171 |
| Total Domestic Deposits | 32,156 | |
| Demand deposits | 5,516 | |
| Time and savings deposits | 26,640 | |
| Total Domestic and Foreign Deposits | | 32,156 |
| Other liabilities for borrowed money | | 80 |
| Other liabilities | | 469 |
| Total Liabilities | | 32,705 |
| Subordinated notes and debentures | | 400 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 825 |
| Surplus | 575 |
| Undivided profits | 623 |
| Total Equity Capital | 2,023 |
| Total Liabilities and Equity Capital | 35,128 |

Branch office: Sacramento.
Extension of banking offices (2): Elk Grove (2).

## First Security Bank of Elk Grove —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,365 |
| Interest on balances with banks | 19 |
| Income on Federal funds sold | 224 |
| Interest and dividends on investments | 321 |
| Other operating income | 340 |
| Total operating income | 4,269 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 876 |
| Interest on deposits | 2,283 |
| Interest on Federal funds purchased and other borrowings | 86 |
| Occupancy and furniture and equipment expense | 164 |
| Provision for loan losses | 208 |
| Other operating expense | 479 |
| Total operating expense | 4,096 |
| NET OPERATING INCOME | 173 |
| Applicable income taxes | 8 |
| Income before extraordinary items | 165 |
| Net securities gains (losses) | -15 |
| Extraordinary charges (credits) | |
| NET INCOME | 150 |
| Cash dividends paid | 88 |
| NET CHANGE IN CAPITAL | 62 |

## First State Bank of Southern California

Incorporated October 6, 1949

**11277 S. Atlantic Ave., Lynwood 90262** **Tel: (213) 639-8290**

Principal Officers: Shee Youl Rhyu, Chairman of the Board; Joseph Gould, President & Chief Executive Officer; Raymond S. Behymer, Executive Vice President, Cashier & Secretary; Daniel C. Wade, Senior Vice President; Robert French, Elaine Garrett, Marion Kelly, Earl J. King, Yong Youp Park, Vice Presidents.

Directors: David Carson, John Cayer, Joseph Gould, Jae Kyoung Park, Yong Youp Park, Bong Kee Rha, Shee Youl Rhyu, Chun Kyung Shung.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,304 |
| U. S. Treasury securities | | 2,523 |
| Obligations of U.S. Gov't agencies, etc. | | 2,394 |
| Obligations of States and political subdivisions | | 4,578 |
| Other bonds, notes, and debentures | | 35 |
| Corporate stock | | 76 |
| Federal funds sold, etc. | | 10,000 |
| Loans (excluding unearned income) | 34,089 | |
| LESS: Reserve for possible loan losses | 215 | |
| Loans (net) | | 33,874 |
| Bank premises, furniture and fixtures | | 2,017 |
| Other real estate owned | | 725 |
| Other assets | | 649 |
| Total Assets | | 62,175 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 16,645 |
| Time and savings deposits (IPC) | | 36,358 |
| Deposits of U.S. Government | | 46 |
| Deposits of States and municipalities | | 527 |
| Certified and officers checks | | 956 |
| Total Domestic Deposits | 54,532 | |
| Demand deposits | 17,654 | |
| Time and savings deposits | 36,878 | |
| Total Domestic and Foreign Deposits | | 54,532 |
| Other liabilities for borrowed money | | 929 |
| Mortgage indebtedness | | 2 |
| Other liabilities | | 607 |
| Total Liabilities | | 56,070 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,431 |
| Surplus | 3,900 |
| Undivided profits | 774 |
| Total Equity Capital | 6,105 |
| Total Liabilities and Equity Capital | 62,175 |

Parent company: The Hanil Bank, Limited.
Branch office(2): Paramount, Santa Fe Springs.

## First State Bank of Southern California —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,867 |
| Income on Federal funds sold | 660 |
| Interest and dividends on investments | 759 |
| Other operating income | 668 |
| Total operating income | 6,954 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,854 |
| Interest on deposits | 2,686 |
| Interest on Federal funds purchased and other borrowings | 50 |
| Occupancy and furniture and equipment expense | 344 |
| Provision for loan losses | 133 |
| Other operating expense | 986 |
| Total operating expense | 6,053 |
| NET OPERATING INCOME | 901 |
| Applicable income taxes | 304 |
| Income before extraordinary items | 597 |
| Extraordinary charges (credits) | |
| NET INCOME | 597 |
| Other increases (decreases) in capital | -3 |
| NET CHANGE IN CAPITAL | 594 |

## First State Bank of the Oaks

Incorporated December 4, 1979

230 North Moorpark Road, Thousand Oaks 91360 Tel: (213) 991-0425

Principal Officers: Fred N. Raio, President; Les Mosley, Vice President and Cashier.

Directors: Leonard Alexander, Donald H. Bankhardt, Joseph P. Brown, Dewain G. Grattan, Robert S. Haaland, Albert S Karam, Fred N. Raio, Harry D. Schad, Richard M Thorsen, John H. Wayland.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,959 |
| U. S. Treasury securities | | 2,497 |
| Obligations of U.S. Gov't agencies, etc. | | 4,008 |
| Federal funds sold, etc. | | 3,150 |
| Loans (excluding unearned income) | 29,728 | |
| LESS: Reserve for possible loan losses | 116 | |
| Loans (net) | | 29,612 |
| Bank premises, furniture and fixtures | | 1,282 |
| Other assets | | 584 |
| Total Assets | | 46,092 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 13,148 |
| Time and savings deposits (IPC) | | 22,945 |
| Deposits of U.S. Government | | 73 |
| Deposits of States and municipalities | | 3,673 |
| Certified and officers checks | | 1,009 |
| Total Domestic Deposits | 40,848 | |
| Demand deposits | 14,254 | |
| Time and savings deposits | 26,594 | |
| Total Domestic and Foreign Deposits | | 40,848 |
| Federal funds purchased, etc. | | 43 |
| Other liabilities | | 493 |
| Total Liabilities | | 41,384 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,076 |
| Surplus | | 2,076 |
| Undivided profits | | 556 |
| Total Equity Capital | | 4,708 |
| Total Liabilities and Equity Capital | | 46,092 |

Branch offices(2): Newbury Park, Westlake Village.

## First State Bank of the Oaks —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,438 |
| Interest on balances with banks | 257 |
| Income on Federal funds sold | 154 |
| Interest and dividends on investments | 698 |
| Other operating income | 335 |
| Total operating income | 3,882 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,067 |
| Interest on deposits | 1,227 |
| Interest on Federal funds purchased and other borrowings | 136 |
| Occupancy and furniture and equipment expense | 246 |
| Provision for loan losses | 126 |
| Other operating expense | 655 |
| Total operating expense | 3,457 |
| NET OPERATING INCOME | 425 |
| Applicable income taxes | 173 |
| Income before extraordinary items | 252 |
| Extraordinary charges (credits) | |
| NET INCOME | 252 |
| Other increases (decreases) in capital | 1,892 |
| NET CHANGE IN CAPITAL | 2,144 |

## First Trust Bank

Established March 16, 1887

**437 North Euclid Ave., Ontario 91761** **Tel: (714) 983-0511**

Principal Officers: A. O. Arnold, Chairman of the Board & President; Maurice G. Goodban, Senior Executive Vice President; George R. Ehrnman, James B. McKay, Executive Vice Presidents; Vi Iris Pearson, Lawrence A. Petersen, Lee F. Sherrard, Senior Vice President; Michael C. Ward, Senior Vice President & Cashier; Guy Beyersdorf, Vice President & Executive Trust Officer; James E. Burbott II, Vice President & General Counsel; Lawrence A. Kennedy, Vice President & Auditor.

Directors: A. O. Arnold, E. Thomas Dugan, Austin W. Ehrnman, George R. Ehrnman, Maurice G. Goodan, Burt L. Guymon, Don R. Kellner, Fred B. Klarer, Broer Lanting, Leon F. Lucas, Paul E. Scheibner, Nathan A. Simon, Harold Y. Yanamura.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 59,828 |
| U. S. Treasury securities | | 18,195 |
| Obligations of U.S. Gov't agencies, etc. | | 8,980 |
| Obligations of States and political subdivisions | | 17,578 |
| Other bonds, notes, and debentures | | 60 |
| Corporate stock | | 18 |
| Federal funds sold, etc. | | 9,000 |
| Loans (excluding unearned income) | 139,963 | |
| LESS: Reserve for possible loan losses | 1,044 | |
| Loans (net) | | 138,919 |
| Direct lease financing | | 656 |
| Bank premises, furniture and fixtures | | 6,726 |
| Other real estate owned | | 261 |
| Other assets | | 5,006 |
| Total Assets | | 265,227 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 54,255 |
| Time and savings deposits (IPC) | | 164,638 |
| Deposits of U.S. Government | | 485 |
| Deposits of States and municipalities | | 21,083 |
| Certified and officers checks | | 3,112 |
| Total Domestic Deposits | 243,573 | |
| Demand deposits | 65,175 | |
| Time and savings deposits | 178,398 | |
| Total Domestic and Foreign Deposits | | 243,573 |
| Federal funds purchased, etc. | | 2,277 |
| Other liabilities for borrowed money | | 2,098 |
| Mortgage indebtedness | | 935 |
| Other liabilities | | 3,714 |
| Total Liabilities | | 252,597 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,834 |
| Surplus | 4,212 |
| Undivided profits | 5,584 |
| Total Equity Capital | 12,630 |
| Total Liabilities and Equity Capital | 265,227 |

Subsidiary: Western Desert Corporation.
Branch offices (16): Chino, Corona, Desert Hot Springs, Fontana, Hemet (2), Indio, Lake Elsinore (2), Montclair, Palm Springs, Rancho Cucamonga (2), Rancho Mirage, Riverside, Upland (2).

## First Trust Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 15,962 |
| Interest on balances with banks | 5,954 |
| Income on Federal funds sold | 656 |
| Interest and dividends on investments | 3,141 |
| Income from direct lease financing | 105 |
| Trust department income | 361 |
| Other operating income | 3,131 |
| Total operating income | 29,310 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 6,876 |
| Interest on deposits | 16,420 |
| Interest on Federal funds purchased and other borrowings | 415 |
| Occupancy and furniture and equipment expense | 2,034 |
| Provision for loan losses | 207 |
| Other operating expense | 3,638 |
| Total operating expense | 29,590 |
| NET OPERATING INCOME | -280 |
| Income before extraordinary items | -280 |
| Net securities gains (losses) | 69 |
| Extraordinary charges (credits) | |
| NET INCOME | -211 |
| Cash dividends paid | 794 |
| NET CHANGE IN CAPITAL | -1,005 |

## First Trust Bank —Continued

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 17,138 |
| (b) Stocks | 8,518 |
| (c) Real Estate Loans | 11,192 |
| (d) Other Loans | 307 |
| (e) Real Estate | 5,881 |
| (f) Savings and Loan, Other Thrift Deposits | 843 |
| (g) Miscellaneous | 642 |
| Time Deposits: | |
| (a) Own Bank | 7,967 |
| (b) Other Banks | 44 |
| Demand Deposits: | |
| (a) Own Bank | 190 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 2,403 |
| Advances or Overdrafts | -85 |
| Total Assets | 55,040 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 16,138 |
| (b) Personal Living Trusts | 31,027 |
| (c) Employee Benefit Trusts | 5,264 |
| (d) Collective Investment Funds | 796 |
| (e) Less units of Collective Investment Funds | -797 |
| Total Fiduciary Accounts | 52,428 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 2,697 |
| Due to Commercial Department, Advances or Overdrafts | -85 |
| Total Liabilities | 55,040 |
| Market value-Securities deposited with State Treasurer: Court | 566 |
| Market value-Securities deposited with State Treasurer: Private | 169 |

## First Valley Bank

Incorporated December 18, 1972

200 North H St., Lompoc 93436 Tel: (805) 736-4524

Principal Officers: Terrill F. Cox, Chairman of the Board; Richard D. Quigley, Preiident & Chief Executive Officer; John Coger, Assistant Cashier, Douglas B. Chadwick, Crandall Stice, Vice Presidents.

Directors: Francis H. Beattie, Jr., Terrill F. Cox, William C. Ebbert, George E. Howard, Jr., John P. Lizarraga, William A. Perozzi, Lawrence E. Schuyler.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,464 |
| U. S. Treasury securities | | 498 |
| Obligations of U.S. Gov't agencies, etc. | | 2,249 |
| Obligations of States and political subdivisions | | 4,180 |
| Federal funds sold, etc. | | 5,275 |
| Loans (excluding unearned income) | 20,388 | |
| LESS: Reserve for possible loan losses | 221 | |
| Loans (net) | | 20,167 |
| Bank premises, furniture and fixtures | | 798 |
| Other assets | | 411 |
| Total Assets | | 38,042 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,198 |
| Time and savings deposits (IPC) | | 26,170 |
| Deposits of U.S. Government | | 65 |
| Deposits of States and municipalities | | 71 |
| Certified and officers checks | | 521 |
| Total Domestic Deposits | 34,025 | |
| Demand deposits | 7,855 | |
| Time and savings deposits | 26,10 | |
| Total Domestic and Foreign Deposits | | 34,025 |
| Other liabilities | | 329 |
| Total Liabilities | | 34,354 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 450 |
| Surplus | 800 |
| Undivided profits | 2,438 |
| Total Equity Capital | 3,688 |
| Total Liabilities and Equity Capital | 38,042 |

Branch office: Vandenberg Village.

## First Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,742 |
| Interest on balances with banks | 36 |
| Income on Federal funds sold | 466 |
| Interest and dividends on investments | 590 |
| Other operating income | 312 |
| Total operating income | 4,146 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 607 |
| Interest on deposits | 1,915 |
| Interest on Federal funds purchased and other borrowings | 36 |
| Occupancy and furniture and equipment expense | 201 |
| Other operating expense | 526 |
| Total operating expense | 3,285 |
| NET OPERATING INCOME | 861 |
| Applicable income taxes | 271 |
| Income before extraordinary items | 590 |
| Net securities gains (losses) | -21 |
| Extraordinary charges (credits) | |
| NET INCOME | 569 |
| NET CHANGE IN CAPITAL | 569 |

# First Women's Bank of California

Incorporated November 4, 1974

12301 Wilshire Blvd., Los Angeles 90025 Tel: (213) 820-4941

Principal Officers: Gladys C. Fogel, Chairman of the Board; Lynda L. Fluent, President & Chief Executive Officer; Robert Benjamin, Senior Vice President; Margaret V. Tagaris, Vice President, Cashier, Treasurer & Secretary; Beverly J. Moore, Vice President-Business Development.

Directors: Lee Agajanian, Helene Beck, Posey Carpentier, Julieanne K. Coyne, Lynda L. Fluent, Gladys (Cappy) Fogel, Sonia L. Ike, Ronya Kozmetsky, Rosalind Marks, Dianne Modisett, Andrea Van de Kamp.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,258 |
| U. S. Treasury securities | | 97 |
| Obligations of U.S. Gov't agencies, etc. | | 450 |
| Federal funds sold, etc. | | 2,120 |
| Loans (excluding unearned income) | 10,050 | |
| LESS: Reserve for possible loan losses | 166 | |
| Loans (net) | | 9,884 |
| Bank premises, furniture and fixtures | | 298 |
| Other real estate owned | | 108 |
| Other assets | | 176 |
| Total Assets | | 16,391 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,457 |
| Time and savings deposits (IPC) | | 9,697 |
| Deposits of U.S. Government | | 225 |
| Deposits of commercial banks | | 40 |
| Certified and officers checks | | 347 |
| Total Domestic Deposits | 14,766 | |
| Demand deposits | 4,869 | |
| Time and savings deposits | 9,897 | |
| Total Domestic and Foreign Deposits | | 14,766 |
| Other liabilities | | 103 |
| Total Liabilities | | 14,869 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,265 |
| Surplus | 630 |
| Undivided profits | -373 |
| Total Equity Capital | 1,522 |
| Total Liabilities and Equity Capital | 16,391 |

## First Women's Bank of California —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,485 |
| Interest on balances with banks | 118 |
| Income on Federal funds sold | 376 |
| Interest and dividends on investments | 90 |
| Other operating income | 157 |
| Total operating income | 2,226 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 563 |
| Interest on deposits | 892 |
| Occupancy and furniture and equipment expense | 163 |
| Provision for loan losses | 155 |
| Other operating expense | 409 |
| Total operating expense | 2,182 |
| NET OPERATING INCOME | 44 |
| Applicable income taxes | 5 |
| Income before extraordinary items | 39 |
| Extraordinary charges (credits) | |
| NET INCOME | 39 |
| NET CHANGE IN CAPITAL | 39 |

## Foothill Bank

Incorporated November 20, 1974

**423 San Antonio Road, Mountain View 94040** **Tel: (415) 941-9300**

Principal Officers: Howard Carlson, Chairman of the Board; Frank L. Burrell, Jr., Vice Chairman; John O. Brooks, President and Chief Executive Officer; Malcolm Morris, Vice President & Chief Financial Officer.

Directors: John O. Brooks, Frank L. Burrell, Jr., Victor Calvo, Howard Carlson, John W. Dunn, Walter E. Giesting, Ernest L. Hawks, John W. Huston, Roy M. Iwata, B.T. Mills, Robert E. Williams.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,652 |
| U. S. Treasury securities | | 2,730 |
| Obligations of U.S. Gov't agencies, etc. | | 2,098 |
| Obligations of States and political subdivisions | | 47 |
| Federal funds sold, etc. | | 4,000 |
| Loans (excluding unearned income) | 13,823 | |
| LESS: Reserve for possible loan losses | 227 | |
| Loans (net) | | 13,596 |
| Bank premises, furniture and fixtures | | 378 |
| Other real estate owned | | 36 |
| Other assets | | 506 |
| Total Assets | | 25,043 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 6,088 |
| Time and savings deposits (IPC) | | 14,937 |
| Deposits of U.S. Government | | 25 |
| Deposits of States and municipalities | | 300 |
| Certified and officers checks | | 454 |
| Total Domestic Deposits | 21,804 | |
| Demand deposits | 6,567 | |
| Time and savings deposits | 15,237 | |
| Total Domestic and Foreign Deposits | | 21,804 |
| Other liabilities for borrowed money | | 366 |
| Other liabilities | | 180 |
| Total Liabilities | | 22,350 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,577 |
| Surplus | 1,244 |
| Undivided profits | -128 |
| Total Equity Capital | 2,693 |
| Total Liabilities and Equity Capital | 25,043 |

Branch office: Los Altos.

## Foothill Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,502 |
| Interest on balances with banks | 20 |
| Income on Federal funds sold | 94 |
| Interest and dividends on investments | 589 |
| Other operating income | 258 |
| Total operating income | 3,463 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 709 |
| Interest on deposits | 1,423 |
| Interest on Federal funds purchased and other borrowings | 350 |
| Occupancy and furniture and equipment expense | 310 |
| Provision for loan losses | 9 |
| Other operating expense | 475 |
| Total operating expense | 3,276 |
| NET OPERATING INCOME | 187 |
| Applicable income taxes | 76 |
| Income before extraordinary items | 111 |
| Net securities gains (losses) | 3 |
| Extraordinary charges (credits) | 68 |
| NET INCOME | 182 |
| NET CHANGE IN CAPITAL | 182 |

## Foothill Independent Bank

Established June 1, 1973

510 South Grand Ave., Glendora 91740 Tel: (213) 963-8551

Principal Officers: J. T. Waller, President; George F. Langley, Executive Vice President & Chief Financial Officer; Tom Kramer, Executive Vice President & Loan Administrator; T.H. Roberts, Senior Vice President & Branch Administrator.

Directors: Charles G. Boone, Wallace D. Gott, William V. Landecena, George E. Langley, O. L. Mestad, Earl A. Musser, Leonard Ray, Alton L. Sanford, Alexander R. Tobin, J. T. Waller.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 6,280 |
| U. S. Treasury securities | | 6,278 |
| Obligations of U.S. Gov't agencies, etc. | | 1,400 |
| Obligations of States and political subdivisions | | 3,433 |
| Other bonds, notes, and debentures | | 200 |
| Federal funds sold, etc. | | 10,585 |
| Loans (excluding unearned income) | 44,588 | |
| LESS: Reserve for possible loan losses | 331 | |
| Loans (net) | | 44,257 |
| Direct lease financing | | 790 |
| Bank premises, furniture and fixtures | | 3,275 |
| Other real estate owned | | 302 |
| Other assets | | 1,295 |
| Total Assets | | 78,095 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 15,786 |
| Time and savings deposits (IPC) | | 48,200 |
| Deposits of U.S. Government | | 81 |
| Deposits of States and municipalities | | 7,094 |
| Certified and officers checks | | 1,332 |
| Total Domestic Deposits | 72,493 | |
| Demand deposits | 17,199 | |
| Time and savings deposits | 55,294 | |
| Total Domestic and Foreign Deposits | | 72,493 |
| Federal funds purchased, etc. | | 86 |
| Other liabilities | | 1,189 |
| Total Liabilities | | 73,768 |
| **EQUITY CAPITAL** | | |
| Common stock | | 1,813 |
| Surplus | | 472 |
| Undivided profits | | 2,042 |
| Total Equity Capital | | 4,327 |
| Total Liabilities and Equity Capital | | 78,095 |

Branch offices (6): Claremont, Irwindale, Ontario (2), Rancho Cucamonga, Upland.

## Foothill Independent Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 5,589 |
| Income on Federal funds sold | 324 |
| Interest and dividends on investments | 712 |
| Income from direct lease financing | 15 |
| Other operating income | 1,040 |
| Total operating income | 7,680 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,646 |
| Interest on deposits | 2,873 |
| Interest on Federal funds purchased and other borrowings | 142 |
| Occupancy and furniture and equipment expense | 781 |
| Provision for loan losses | 123 |
| Other operating expense | 1,055 |
| Total operating expense | 6620 |
| NET OPERATING INCOME | 1,060 |
| Applicable income taxes | 420 |
| Income before extraordinary items | 640 |
| Extraordinary charges (credits) | |
| NET INCOME | 640 |
| Cash dividends paid | 169 |
| NET CHANGE IN CAPITAL | 471 |

## Fremont Bank

Incorporated May 15, 1969

**39150 Fremont Blvd., Fremont 94538** **Tel: (415) 792-2300**

Principal Officers: Morris Hyman, Chairman of the Board and President; Michael J. Wallace, Executive Vice President; M.P. Whitfield, Secretary, E. A. Quaresma, Treasurer.

Directors: John Brooks, Allan R. Hirsch, Alan L. Hyman, Morris Hyman, E.A. Quaresma, George M. Silliman, Michael J. Wallace, M.P. Whitfield.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,294 |
| Obligations of U.S. Gov't agencies, etc. | | 304 |
| Obligations of States and political subdivisions | | 3,282 |
| Other bonds, notes, and debentures | | 50 |
| Corporate stock | | 50 |
| Federal funds sold, etc. | | 12,500 |
| Loans (excluding unearned income) | 73,478 | |
| LESS: Reserve for possible loan losses | 569 | |
| Loans (net) | | 72,909 |
| Direct lease financing | | 326 |
| Bank premises, furniture and fixtures | | 4,064 |
| Other real estate owned | | 405 |
| Other assets | | 1,946 |
| Total Assets | | 101,130 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 18,523 |
| Time and savings deposits (IPC) | | 73,520 |
| Deposits of U.S. Government | | 38 |
| Deposits of States and municipalities | | 240 |
| Certified and officers checks | | 802 |
| Total Domestic Deposits | 93,123 | |
| Demand deposits | 19,602 | |
| Time and savings deposits | 73,521 | |
| Total Domestic and Foreign Deposits | | 93,123 |
| Other liabilities | | 1,611 |
| Total Liabilities | | 94,734 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,600 |
| Surplus | 1,603 |
| Undivided profits | 3,193 |
| Total Equity Capital | 6,396 |
| Total Liabilities and Equity Capital | 101,130 |

Parent company: Fremont Bancorporation.
Subsidiary: Fremont Securities Inc.
Branch offices (4): Fremont (2), San Leandro, Union City.
Extensions of banking offices (2): Fremont (2).

## Fremont Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 8,109 |
| Interest on balances with banks | 1,104 |
| Income on Federal funds sold | 708 |
| Interest and dividends on investments | 655 |
| Income from direct lease financing | 90 |
| Other operating income | 1,025 |
| Total operating income | 11,691 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 2,434 |
| Interest on deposits | 5,493 |
| Interest on Federal funds purchased and other borrowings | 6 |
| Occupancy and furniture and equipment expense | 952 |
| Provision for loan losses | 218 |
| Other operating expense | 1,703 |
| Total operating expense | 10,806 |
| NET OPERATING INCOME | 885 |
| Applicable income taxes | 148 |
| Income before extraordinary items | 737 |
| Net securities gains (losses) | 6 |
| Extraordinary charges (credits) | |
| NET INCOME | 743 |
| Cash dividends paid | 762 |
| NET CHANGE IN CAPITAL | -19 |

## Fresno Bank of Commerce

Incorporated March 27, 1980

**5113 East McKinley Avenue, Fresno 93727** **Tel: (209) 252-8711**

Principal Officers: Murl D. Long, President and Chief Executive Officer; Robert L. Larson, Vice President, Treasurer and Cashier; Derrell G. Lejeune, Vice President and Senior Loan Officer.

Directors: Thomas J. Bernard, Rodney J. DeLuca, Robert E. Duncan, D. Paul Fansler, Sr., Walter D. Harris, Louis H. Herwaldt, William P. Irwin, Murl D. Long, Donald J. Peracchi, Elmer Bud Richter.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,086 |
| U. S. Treasury securities | | 4,01 |
| Obligations of States and political subdivisions | | 3,803 |
| Federal funds sold, etc. | | 2,000 |
| Loans (excluding unearned income) | 44,656 | |
| LESS: Reserve for possible loan losses | 354 | |
| Loans (net) | | 44,302 |
| Direct lease financing | | 154 |
| Bank premises, furniture and fixtures | | 4,004 |
| Other real estate owned | | 66 |
| Other assets | | 1,155 |
| Total Assets | | 63,589 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 8,470 |
| Time and savings deposits (IPC) | | 38,349 |
| Deposits of U.S. Government | | 13 |
| Deposits of States and municipalities | | 3,000 |
| Deposits of commercial banks | | 5 |
| Certified and officers checks | | 416 |
| Total Domestic Deposits | 50,253 | |
| Demand deposits | 8,904 | |
| Time and savings deposits | 41,349 | |
| Total Domestic and Foreign Deposits | | 50,253 |
| Federal funds purchased, etc. | | 3,913 |
| Mortgage indebtedness | | 407 |
| Other liabilities | | 716 |
| Total Liabilities | | 55,289 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 8,109 |
| Undivided profits | 189 |
| Reserve for contingencies, etc. | 2 |
| Total Equity Capital | 8,300 |
| Total Liabilities and Equity Capital | 63,589 |

Extension of banking office: Fresno.

## Fresno Bank of Commerce —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,343 |
| Income on Federal funds sold | 436 |
| Interest and dividends on investments | 728 |
| Other operating income | 76 |
| Total operating income | 5,583 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 668 |
| Interest on deposits | 2,299 |
| Interest on Federal funds purchased and other borrowings | 579 |
| Occupancy and furniture and equipment expense | 155 |
| Provision for loan losses | 164 |
| Other operating expense | 270 |
| Total operating expense | 4,135 |
| NET OPERATING INCOME | 1,448 |
| Applicable income taxes | 593 |
| Income before extraordinary items | 855 |
| Extraordinary charges (credits) | |
| NET INCOME | 855 |
| Other increases (decreases) in capital | 61 |
| NET CHANGE IN CAPITAL | 916 |

## Garden Grove Community Bank

Established April 24, 1979

11100 Garden Grove Blvd., Garden Grove 92642 Tel: (714) 638-1200

Principal Officers: Perry Carter, President; Donald A. Stockdale, Executive Vice President: Paul A. Jones, Senior Vice President.

Directors: Perry Carter, William E. Estep, [illegible] r R. Ferrell, Armand (Jay) Mastroianni, Glenn L. McConnelee, Lindsley Parsons, La Verne J. Reafsnyder, Sheldon [illegible] r, John J. Vogelzang, John C. Wooley.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,479 |
| Obligations of U.S. Gov't agencies, etc. | | 1,800 |
| Federal funds sold, etc. | | 2,000 |
| Loans (excluing unearned income) | 22,948 | |
| LESS: Reserve for possible loan losses | 288 | |
| Loans (net) | | 22,660 |
| Direct lease financing | | 1,363 |
| Bank premises, furniture and fixtures | | 600 |
| Other real estate owned | | 712 |
| Other assets | | 637 |
| Total Assets | | 32,251 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 6,303 |
| Time and savings deposits (IPC) | | 21,508 |
| Deposits of States and municipalities | | 1,607 |
| Certified and officers checks | | 800 |
| Total Domestic Deposits | 30,218 | |
| Demand deposits | 7,103 | |
| Time and savings deposits | 23,115 | |
| Total Domestic and Foreign Deposits | | 30,218 |
| Mortgage indebtedness | | 22 |
| Other liabilities | | 276 |
| Total Liabilities | | 30,717 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,375 |
| Surplus | 750 |
| Undivided profits | -591 |
| Total Equity Capital | 1,534 |
| Total Liabilities and Equity Capital | 32,251 |

Extension of banking office: Garden Grove.

## Garden Grove Community Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 3,317 |
| Income on Federal funds sold | 222 |
| Interest and dividends on investments | 859 |
| Other operating income | 193 |
| Total operating income | 4,591 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 782 |
| Interest on deposits | 2,733 |
| Interest on Federal funds purchased and other borrowings | 37 |
| Occupancy and furniture and equipment expense | 222 |
| Provision for loan losses | 969 |
| Other operating expense | 820 |
| Total operating expense | 5,563 |
| NET OPERATING INCOME | -972 |
| Applicable income taxes | 206 |
| Income before extraordinary items | -1,178 |
| Net securities gains (losses) | 134 |
| Extraordinary charges (credits) | |
| NET INCOME | -1,044 |
| NET CHANGE IN CAPITAL | -1,044 |

## Garfield Bank

Incorporated April 20, 1954

2417 W. Whittier Blvd., Montebello 90640 Tel: (213) 726-1411

Principal Officers: Jack Arakelian, Chairman of the Board; Walter E. Hemphill, President; Richard D. Wiedemann, Vice President & Cashier; Christin H. Wong, Vice President & Chief Financial Officer, Paul Jones, Vice President & Auditor.

Directors: Jack Arakelian, Aldo J. DeSoto, Walter E. Hemphill, Ronald H. Gabriel, Manty Manibog, Eugene Russell, Robert Shamlian.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,653 |
| U. S. Treasury securities | | 500 |
| Obligations of U.S. Gov't agencies, etc. | | 5,246 |
| Obligations of States and political subdivisions | | 2,808 |
| Other bonds, notes, and debentures | | 75 |
| Federal funds sold, etc. | | 1,000 |
| Loans (excluding unearned income) | 41,787 | |
| LESS: Reserve for possible loan losses | 591 | |
| Loans (net) | | 41,196 |
| Direct lease financing | | 74 |
| Bank premises, furniture and fixtures | | 1,008 |
| Other real estate owned | | 2,330 |
| Other assets | | 1,588 |
| Total Assets | | 60,478 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 17,518 |
| Time and savings deposits (IPC) | | 32,664 |
| Deposits of U.S. Government | | 46 |
| Deposits of States and municipalities | | 3,475 |
| Certified and officers checks | | 781 |
| Total Domestic Deposits | 54,484 | |
| Demand deposits | 18,345 | |
| Time and savings deposits | 36,139 | |
| Total Domestic and Foreign Deposits | | 54,484 |
| Other liabilities | | 1,174 |
| Total Liabilities | | 55,658 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,165 |
| Surplus | 1,500 |
| Undivided profits | 2,155 |
| Total Equity Capital | 4,820 |
| Total Liabilities and Equity Capital | 60,478 |

Branch offices (3): Hollywood, Huntington Beach, Monterey Park.

## Garfield Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 5,186 |
| Income on Federal funds sold | 116 |
| Interest and dividends on investments | 633 |
| Income from direct lease financing | 33 |
| Other operating income | 429 |
| Total operating income | 6,397 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,786 |
| Interest on deposits | 3,758 |
| Interest on Federal funds purchased and other borrowings | 10 |
| Occupancy and furniture and equipment expense | 491 |
| Provision for loan losses | 174 |
| Other operating expense | 1,193 |
| Total operating expense | 7,41 |
| NET OPERATING INCOME | -1,015 |
| Income before extraordinary items | -1,015 |
| Extraordinary charges (credits) | |
| NET INCOME | -1,015 |
| NET CHANGE IN CAPITAL | -1,015 |

# Gateway Western Bank

Incorporated March 2, 1981

1172 W. Ramsey, Banning 92220 Tel: (714) 849-5605

Principal Officers: Thomas D. Pavey, President & Chief Executive Officer; Charles S. Varga, Vice President and Chief Financial Officer.

Directors: Emanuel Baldi, Frank J. Burgess, Thomas L. Daniel, Richard G. Davis, H. Forrest Lovett, Wilbur E. Page, Thomas D. Pavey, Ollin Tendeland, Lew F. Weaver.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,724 |
| U. S. Treasury securities | | 299 |
| Obligations of U.S. Gov't agencies, etc. | | 4,375 |
| Federal funds sold, etc. | | 1,000 |
| Loans (excluding unearned income) | 6,292 | |
| LESS: Reserve for possible loan losses | 45 | |
| Loans (net) | | 6,247 |
| Bank premises, furniture and fixtures | | 611 |
| Other assets | | 518 |
| Total Assets | | 14,774 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,811 |
| Time and savings deposits (IPC) | | 8,689 |
| Deposits of States and municipalities | | 2,178 |
| Certified and officers checks | | 234 |
| Total Domestic Deposits | 12,912 | |
| Demand deposits | 2,045 | |
| Time and savings deposits | 10,867 | |
| Total Domestic and Foreign Deposits | | 12,912 |
| Other liabilities | | 72 |
| Total Liabilities | | 12,984 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | ,965 |
| Undivided profits | -195 |
| Total Equity Capital | 1,790 |
| Total Liabilities and Equity Capital | 14,774 |

Branch Office: Beaumont.

## Gateway Western Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 735 |
| Interest on balances with banks | 82 |
| Income on Federal funds sold | 52 |
| Interest and dividends on investments | 176 |
| Other operating income | 68 |
| Total operating income | 1,113 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 301 |
| Interest on deposits | 474 |
| Interest on Federal funds purchased and other borrowings | 4 |
| Occupancy and furniture and equipment expense | 94 |
| Provision for loan losses | 30 |
| Other operating expense | 292 |
| Total operating expense | 1,195 |
| NET OPERATING INCOME | -82 |
| Income before extraordinary items | -82 |
| Extraordinary charges (credits) | |
| NET INCOME | -82 |
| Other increases (decreases) in capital | 37 |
| NET CHANGE IN CAPITAL | -45 |

## General Bank

Established March 18, 1980

201 South Figueroa Street, Los Angeles 90012 Tel: (213) 628-1234

Principal Officers: Li Pei Wu, President & Chief Executive Officer; Peter Wu, Executive Vice President & Chief Loan Officer; Min Cho, Senior Vice President & Regional Manager; Raymond F. Anderson, Vice President & Manager, Operations & Administration; Ming-Pang Tsai, Vice President & Manager, Corporate Lending; Richard J. Willans, Assistant Vice President & Personnel Director.

Directors: P. Jay Chen, Thomas Chiu, Min Cho, Kuo-Tuong Chou, Stephen Huang, Eric John, Chuang-I Lin, Ting Liu, Alan Thian, Kenjohn Wang, Julian Wu, Li Pei Wu, Peter Wu, Ping Wu, Walter Wu, Chin-Liang Yen.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 24,486 |
| Obligations of U.S. Gov't agencies, etc. | | 3,587 |
| Federal funds sold, etc. | | 2,500 |
| Loans (excluding unearned income) | 72,319 | |
| LESS: Reserve for possible loan losses | 2,603 | |
| Loans (net) | | 69,716 |
| Bank premises, furniture and fixtures | | 4,566 |
| Other real estate owned | | 5,242 |
| Customers' liability on acceptances outstanding | | 1,459 |
| Other assets | | 1,431 |
| Total Assets | | 112,987 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 9,685 |
| Time and savings deposits (IPC) | | 88,404 |
| Deposits of States and municipalities | | 900 |
| Deposits of commercial banks | | 620 |
| Certified and officers checks | | 2,004 |
| Total Domestic Deposits | 101,613 | |
| Demand deposits | 12,309 | |
| Time and savings deposits | 89,304 | |
| Total Domestic and Foreign Deposits | | 101,613 |
| Mortgage indebtedness | | 682 |
| Acceptances executed and outstanding | | 1,459 |
| Other liabilities | | 664 |
| Total Liabilities | | 104,418 |
| **EQUITY CAPITAL** | | |
| Common stock | | 14,304 |
| Undivided profits | | -5,735 |
| Total Equity Capital | | 8,569 |
| Total Liabilities and Equity Capital | | 112,987 |

Parent company: GBC Bancorp.
Branch offices (2): Los Angeles, Moterey Park.

## General Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 11,550 |
| Interest on balances with banks | 470 |
| Income on Federal funds sold | 447 |
| Interest and dividends on investments | 1,744 |
| Other operating income | 565 |
| Total operating income | 14,776 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 2,821 |
| Interest on deposits | 9,238 |
| Interest on Federal funds purchased and other borrowings | 623 |
| Occupancy and furniture and equipment expense | 1,230 |
| Provision for loan losses | 1,951 |
| Other operating expense | 1,689 |
| Total operating expense | 17,552 |
| NET OPERATING INCOME | -2,776 |
| Applicable income taxes | 1 |
| Income before extraordinary items | -2,777 |
| Net securities gains (losses) | 672 |
| Extraordinary charges (credits) | -620 |
| NET INCOME | -2,725 |
| Other increases (decreases) in capital | 7,328 |
| NET CHANGE IN CAPITAL | 4,603 |

## Gilmore Commercial and Savings Bank

Incorporated October 13, 1955

6291 W. 3rd St., Los Angeles 90036 Tel: (213) 936-6111

Principal Officers: John B. Gostovich, Chairman of the Board and President; Jack Patterson, Executive Vice President & Manager; Kathleen M. Artica, Eleanor Cobb, Assistant Vice Presidents; Kathleen Reardon, Cashier; Melroy C. Hare, Mary M. McKane, Barbara Timm, Assistant Cashiers; Ruth E. Mittag, Auditor.

Directors: Gordon B. Crary, Jr., John B. Gostovich, Andrew G. Hilen, Henry L. Hilty, Jr., Jack Patterson, Karl M. Samuelian, Robert V. Sibert.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,486 |
| U. S. Treasury securities | | 958 |
| Obligations of U.S. Gov't agencies, etc. | | 1,100 |
| Obligations of States and political subdivisions | | 11,605 |
| Federal funds sold, etc. | | 7,100 |
| Loans (excluding unearned income) | 25,486 | |
| LESS: Reserve for possible loan losses | 407 | |
| Loans (net) | | 25,079 |
| Bank premises, furniture and fixtures | | 98 |
| Other assets | | 393 |
| Total Assets | | 48,819 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 6,066 |
| Time and savings deposits (IPC) | | 36,887 |
| Deposits of U.S. Government | | 16 |
| Deposits of States and municipalities | | 4 |
| Certified and officers checks | | 368 |
| Total Domestic Deposits | 43,341 | |
| Demand deposits | 6,454 | |
| Time and savings deposits | 36,887 | |
| Total Domestic and Foreign Deposits | | 43,341 |
| Other liabilities | | 147 |
| Total Liabilities | | 43,488 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,000 |
| Surplus | 1,000 |
| Undivided profits | 3,331 |
| Total Equity Capital | 5,331 |
| Total Liabilities and Equity Capital | 48,819 |

Parent company: A.F. Gilmore Co.

## Gilmore Commercial and Savings Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,973 |
| Income on Federal funds sold | 600 |
| Interest and dividends on investments | 634 |
| Other operating income | 85 |
| Total operating income | 4,292 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 659 |
| Interest on deposits | 2,298 |
| Occupancy and furniture and equipment expense | 196 |
| Other operating expense | 213 |
| Total operating expense | 3,366 |
| NET OPERATING INCOME | 926 |
| Applicable income taxes | 183 |
| Income before extraordinary items | 743 |
| Net securities gains (losses) | |
| Extraordinary charges (credits) | |
| NET INCOME | 745 |
| NET CHANGE IN CAPITAL | 745 |

## Golden Gate Bank

Incorporated September 24, 1975

235 Front Street, San Francisco 94111 Tel: (415) 421-9890

Principal Officers: Marie K. Brooks, Chairman of the Board; Donald Travis, President; Luiz da Silva, Cashier.

Directors: Carolyn Biesiadecki, Marie Brooks, Charles Farrow, Rochelle Fostmeier, Frances Green, Dorothy Kulvin, Walton Lawrence, Mai Kai Lee, Robert Leslie, Donald Travis, Richard Williams.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,301 |
| U. S. Treasury securities | | 398 |
| Obligations of States and political subdivisions | | 1,000 |
| Loans (excluding unearned ncome) | 8,272 | |
| LESS: Reserve for possible loan losses | 74 | |
| Loans (net) | | 8,198 |
| Bank premises, furniture and fixtures | | 195 |
| Other real estate owned | | 159 |
| Other assets | | 212 |
| Total Assets | | 11,463 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,536 |
| Time and savings deposits (IPC) | | 6,339 |
| Deposits of U.S. Government | | 501 |
| Deposits of States and municipalities | | 300 |
| Certified and officers checks | | 106 |
| Total Domestic Deposits | 9,782 | |
| Demand deposits | 2,663 | |
| Time and savings deposits | 7,119 | |
| Total Domestic and Foreign Deposits | | 9,782 |
| Federal funds purchased, etc. | | 300 |
| Other liailities | | 65 |
| Total Liabilities | | 10,147 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 716 |
| Surplus | 759 |
| Undivided profits | -159 |
| Total Equity Capital | 1,316 |
| Total Liabilities and Equity Capital | 11,463 |

## Golden Gate Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 905 |
| Interest on balances with banks | 192 |
| Income on Federal funds sold | 100 |
| Interest and dividends on investments | 195 |
| Other operating income | 83 |
| Total operating income | 1,475 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 372 |
| Interest on deposits | 457 |
| Interest on Federal funds purchased and other borrowings | 102 |
| Occupancy and furniture and equipment expense | 156 |
| Provision for loan losses | 47 |
| Other operating expense | 213 |
| Total operating expense | 1,347 |
| NET OPERATING INCOME | 128 |
| Applicable income taxes | 8 |
| Income before extraordinary items | 120 |
| Extraordinary charges (credits) | |
| NET INCOME | 120 |
| Other increases (decreases) in capital | 6 |
| NET CHANGE IN CAPITAL | 126 |

## Golden Oak Bank

Incorporated May 18, 1978

**49099 Road 426, Oakhurst 93644** **Tel: (209) 683-2200**

Principal Officers: Merrell W. Bradford, President; Douglas L. Reeves, Vice President & Cashier; James C. Best, Secretary.

Directors: Anthony H. Alves, James C. Best, Merrell W. Bradford, B. Alonzo Cornwell, W. Gerald Flanagan, Elbert R. Guyett, Jeffrey S. Klein, Rodney W. Thomason, Waldo W. Weeth.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,629 |
| Obligations of U.S. Gov't agencies, etc. | | 1,200 |
| Loans (excluding unearned income) | 10,660 | |
| LESS: Reserve for possible loan loses | 116 | |
| Loans (net) | | 10,544 |
| Bank premises, furniture and fixtures | | 801 |
| Other real estate owned | | 135 |
| Other assets | | 421 |
| Total Assets | | 14,730 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,307 |
| Time and savings deposits (IPC) | | 9,784 |
| Deposits of States and municipalities | | 1,100 |
| Certified and officers checks | | 468 |
| Total Domestic Deposits | 13,659 | |
| Demand deposits | 2,775 | |
| Time and savings deposits | 10,884 | |
| Total Domestic and Foreign Deposits | | 13,659 |
| Federal funds purchased, etc. | | 10 |
| Other liabilities | | 227 |
| Total Liabilities | | 13,896 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 71 |
| Surplus | 409 |
| Undivided profits | -356 |
| Total Equity Capital | 834 |
| Total Liabilities and Equity Capital | 14,730 |

Branch office: Northfork.

## Golden Oak Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,363 |
| Interest on balances with banks | 16 |
| Income on Federal funds sold | 27 |
| Interest and dividends on investments | 149 |
| Other operating income | 163 |
| Total operating income | 1,718 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 382 |
| Interest on deposits | 813 |
| Interest on Federal funds purchased and other borrowings | 47 |
| Occupancy and furniture and equipment expense | 135 |
| Provision for loan losses | 60 |
| Other operating expense | 231 |
| Total operating expense | 1,668 |
| NET OPERATING INCOME | 50 |
| Income before extraordinary items | 50 |
| Net securities gains (losses) | -2 |
| Extraordinary charges (credits) | |
| NET INCOME | 48 |
| NET CHANGE IN CAPITAL | 48 |

## Golden Pacific Bank

Established December 7, 1981

845 No. Euclid Avenue, Ontario 91762
Tel: (714) 983-4600

Principal Officers: Warren Stewart, President; Kenneth Dale Bunch, Senior Vice President-Loans; Susan G. Howe, Vice President & Cashier.

Directors: Arnold D. Anderson, Milton R. Bracey, Jr., Charles V. Cummins, James F. Garliepp, Jr., Richard H. Pearson, Warren Stewart, David M. Tobias.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,933 |
| Obligations of U.S. Gov't agencies, etc. | | 1,568 |
| Loans (excluding unearned income) | 17,459 | |
| LESS: Reserve for possible loan lsses | 43 | |
| Loans (net) | | 17,416 |
| Bank premises, furniture and fixtures | | 839 |
| Other assets | | 351 |
| Total Assets | | 23,107 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,813 |
| Time and savings deposits (IPC) | | 14,735 |
| Deposits of States and municipalities | | 126 |
| Certified and officers checks | | 634 |
| Total Domestic Deposits | 20,308 | |
| Demand deposits | 5,447 | |
| Time and savings deposits | 14,861 | |
| Total Domestic and Foreign Deposits | | 20,308 |
| Federal funds purchased, etc. | | 1 |
| Other liabilities | | 196 |
| Total Liabilities | | 20,505 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,596 |
| Undivided profits | 6 |
| Total Equity Capital | 2,602 |
| Total Liabilities and Equity Capital | 23,107 |

## Golden Pacific Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,023 |
| Interest on balances with banks | 15 |
| Income on Federal funds sold | 240 |
| Interest and dividends on investments | 113 |
| Other operating income | 53 |
| Total operating income | 1,444 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 362 |
| Interest on deposits | 611 |
| Interest on Federal funds purchased and other borrowings | 28 |
| Occupancy and furniture and equipment expense | 194 |
| Provision for loan losses | 48 |
| Other operating expense | 296 |
| Total operating expense | 1,539 |
| NET OPERATING INCOME | -95 |
| Income before extraordinary items | -95 |
| Extraordinary charges (credits) | |
| NET INCOME | -95 |
| Other increases (decreases) in capital | 14 |
| NET CHANGE IN CAPITAL | -81 |

## Golden State Sanwa Bank

Incorporated July 28, 1971

300 Montgomery St., San Francisco 94104 Tel: (415) 772-8200

Principal Officers: Osamu Higaki, Chairman of the Board; G.F. Holt, G. Berk Kellogg, Vice Chairmen; Teruyoshi Yasufuku, President and Chief Executive Officer; John W. Jalonen, Advisor to the President; Mutsuo Fukuzawa, Eugene A. Slagoski, Executive Vice Presidents; Koichi Yasukawa, Vice President and Secretary; Haruo Hori, Senior Vice President & Controller.

Directors: Charles R. Cook, Mutsuo Fukuzawa, Tsuneo Fujita, Osamu Higaki, G.F. Holt, John W. Jalonen, G. Berk Kellogg, Robert E. Pellissier, William B. Ross, Eugene A. Slagoski, Jack Tomlinson, J.C Van Horn, Kichirou Yamamoto, Teruyoshi Yasufuku.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 44,698 |
| U. S. Treasury securities | | 115,101 |
| Obligations of U.S. Gov't agencies, etc. | | 140,283 |
| Obligations of States and political subdivisions | | 44,688 |
| Other bonds, notes, and debentures | | 8,932 |
| Loans (excluding unearned income) | 779,176 | |
| LESS: Reserve for possible loan losses | 4,040 | |
| Loans (net) | | 775,136 |
| Direct lease financing | | 614 |
| Bank premises, furniture and fixtures | | 33,018 |
| Other real estate owned | | 2,147 |
| Customers' liability on acceptances outstanding | | 2,115 |
| Other assets | | 26,851 |
| **Total Assets** | | 1,193,583 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 151,414 |
| Time and savings deposits (IPC) | | 824,632 |
| Deposits of U.S. Government | | 2,388 |
| Deposits of States and municipalities | | 66,805 |
| Deposits of commercial banks | | 1,640 |
| Certified and officers checks | | 11,369 |
| Total Domestic Deposits | 1,058,248 | |
| Demand deposits | 167,832 | |
| Time and savings deposits | 890,416 | |
| **Total Domestic and Foreign Deposits** | | 1,058,248 |
| Federal funds purchased, etc. | | 14,291 |
| Other liabilities for borrowed money | | 30,940 |
| Mortgage indebtedness | | 4,091 |
| Acceptances executed and outstanding | | 2,115 |
| Other liabilities | | 14,675 |
| **Total Liabilities** | | 1,124,360 |
| Subordinated notes and debentures | | 6,250 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 20,000 |
| Surplus | 31,227 |
| Undivided profits | 11,746 |
| **Total Equity Capital** | 62,973 |
| **Total Liabilities and Equity Capital** | 1,193,583 |

Parent company: The Sanwa Bank Limited, Osaka, Japan.

Branch offices (28): Alhambra, Anaheim, Baldwin Park, Bell Gardens, Buena Park, Covina, Culver City, Downey, Huntington Beach, La Puente, Los Angeles (2), Mountain View, Newport Beach, Oakland, Pasadena, Pico Rivera, Placentia, Redondo Beach, Rosemead, Sacramento, San Diego, San Jose, anta Fe Springs, South El Monte, South Gate, Torrance, West Covina.

Place of business: Pico Rivera.

Extensions of banking offices (2): Rosemead, South El Monte.

## Golden State Sanwa Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 96,862 |
| Interest on balances with banks | 17 |
| Income on Federal funds sold | 464 |
| Interest and dividends on investments | 13,988 |
| Income from direct lease financing | 5 |
| Other operating income | 3,835 |
| Total operating income | 115,171 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 18,327 |
| Interest on deposits | 67,404 |
| Interest on Federal funds purchased and other borrowings | 9,491 |
| Occupancy and furniture and equipment expense | 6,420 |
| Provision for loan losses | 1,380 |
| Other operating expense | 9,111 |
| Total operating expense | 112,133 |
| NET OPERATING INCOME | 3,038 |
| Applicable income taxes | 149 |
| Income before extraordinary items | 2,889 |
| Net securities gains (losses) | 145 |
| Extraordinary charges (credits) | |
| NET INCOME | 3,034 |
| NET CHANGE IN CAPITAL | 3,034 |

## Golden Valley Bank

Incorporated August 20, 1976

**301 E. Main Street, Turlock 95380** **Tel: (209) 667-2710**

Principal Officers: Elwood W. Swanson, Chairman of the Board; Wesley D. Wallstrom, President; Betty J. Shabazian, Vice President & Cashier; David Anderson, Vice President & Credit Administrator; Marshall L. Berg, Assistant Vice President & Financial Officer.

Directors: William Roy Ahlem, Jr., William F. Allewelt, Charles E. Bakke, Robert Heans, Norman Lucas, Walter A. Rogner, Elwood W. Swanson, Alfred G. Terry, Wesley D. Wallstrom.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 10,75 |
| U. S. Treasury securities | | 2,785 |
| Obligations of U.S. Gov't agencies, etc. | | 2,351 |
| Obligations of States and political subdivisions | | 3,233 |
| Loans (excluding unearned income) | 60,545 | |
| LESS: Reserve for possible loan losses | 496 | |
| Loans (net) | | 60,049 |
| Bank premises, furniture and fixtures | | 2,018 |
| Other real estate owned | | 1,404 |
| Other assets | | 2,185 |
| Total Assets | | 84,784 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 10,925 |
| Time and savings deposits (IPC) | | 58,530 |
| Deposits of U.S. Government | | 64 |
| Deposits of States and municipalities | | 8,050 |
| Certified and officers checks | | 372 |
| Total Domestic Deposts | 77,941 | |
| Demand deposits | 11,361 | |
| Time and savings deposits | 66,580 | |
| Total Domestic and Foreign Deposits | | 77,941 |
| Federal funds purchased, etc. | | 600 |
| Other liabilities | | 1,233 |
| Total Liabilities | | 79,774 |
| **EQUITY CAPITAL** | | |
| Common stock | | 4,206 |
| Undivided profits | | 804 |
| Total Equity Capital | | 5,010 |
| Total Liabilities and Equity Capital | | 84,784 |

Subsidiary: Goldvab, Inc.
Branch offices (2): Hilmar, Turlock.

## Golden Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 6,972 |
| Interest on balances with banks | 488 |
| Income on Federal funds sold | 214 |
| Interest and dividends on investments | 796 |
| Other operating income | 556 |
| Total operating income | 9,026 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,485 |
| Interest on deposits | 5,209 |
| Interest on Federal funds purchased and other borrowings | 338 |
| Occupancy and furniture and equipment expense | 309 |
| Provision for loan losses | 395 |
| Other operating expense | 913 |
| Total operating expense | 8,649 |
| NET OPERATING INCOME | 377 |
| Applicable income taxes | 39 |
| Income before extraordinary items | 338 |
| Net securities gains (losses) | -38 |
| Extraordinary charges (credits) | |
| NET INCOME | 300 |
| Other increases (decreases) in capital | 970 |
| NET CHANGE IN CAPITAL | 1,270 |

## Great American Bank

Incorporated July 10, 1979

**1801 Century Park East, Los Angeles 90067** **Tel: (213) 552-1776**

Principal Officers: Jack A. Sweeney, Chairman of the Board & Chief Executive Officer; Mark Rubin, Vice Chairman & Chief Administrative Officer; Richard L. Bard, Executive Vice President & Chief Operating Officer; James E. Schwartz, Executive Vice President, Credit Administration.

Directors: Richard L. Bard, Jerome E. Farley, Frank R. Moothart, Mark Rubin, James E. Schwartz, Lawrence J. Sherman, Jack A. Sweeney, Kenneth I. Weld, Jr.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,752 |
| U. S. Treasury securities | | 18,853 |
| Obligations of U.S. Gov't agencies, etc. | | 10,516 |
| Federal funds sold, etc. | | 10,500 |
| Loans (excluding unearned income) | 70,860 | |
| LESS: Reserve for possible loan losses | 936 | |
| Loans (net) | | 69,924 |
| Bank premises, furniture and fixtures | | 4,264 |
| Other real estate owned | | 360 |
| Other assets | | 1,911 |
| Total Assets | | 141,080 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 58,789 |
| Time and savings deposits (IPC) | | 65,222 |
| Deposits of U.S. Government | | 62 |
| Deposits of States and municipalities | | 1,100 |
| Certified and officers checks | | 2,515 |
| Total Domestic Deposits | 127,68 | |
| Demand deposits | 61,366 | |
| Time and savings deposits | 66,322 | |
| Total Domestic and Foreign Deposits | | 127,688 |
| Federal funds purchased, etc. | | 1,110 |
| Other liabilities | | 745 |
| Total Liabilities | | 129,543 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 11,032 |
| Undivided profits | 505 |
| Total Equity Capital | 11,537 |
| Total Liabilities and Equity Capital | 141,080 |

Parent company: Great American Bancorp.
Branch offices (3): Beverly Hills, Los Angeles, Newport Beach.

## Great American Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 10,724 |
| Income on Federal funds sold | 979 |
| Interest and dividends on investments | 412 |
| Other operating income | 274 |
| Total operating income | 12,389 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 3,118 |
| Interest on deposits | 4,698 |
| Interest on Federal funds purchased and other borrowings | 135 |
| Occupancy and furniture and equipment expense | 1,633 |
| Provision for loan losses | 1,544 |
| Other operating expense | 2,221 |
| Total operating expense | 13,349 |
| NET OPERATING INCOME | -96 |
| Applicable income taxes | -605 |
| Income before extraordinary items | -355 |
| Extraordinary charges (credits) | |
| NET INCOME | -355 |
| Other increases (decreases) in capital | 10 |
| Cash dividends paid | 350 |
| NET CHANGE IN CAPITAL | -695 |

# Great Valley Bank

Incorporated March 9, 1977

**2501 E. Whitmore Ave., Ceres 95307** **Tel: (209) 538-0411**

Principal Officers: John Tatoyan, Chairman of the Board; Kenneth A. Link, President; Alan J. Smyth, Vice President & Cashier.

Directors: Charles J. Boggeri, Joe Foster, Wilfred N. Inselman, Herbert S. Lee, Kenneth A. Link, Alvin G. Qualle, Rolland C. Quimby, John Tatoyan, Denzle L. Thompson.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,680 |
| Obligations of U.S. Gov't agencies, etc. | | 5,000 |
| Loans (excluding unearned income) | 12,579 | |
| LESS: Reserve for possible loan loses | 148 | |
| Loans (net) | | 12,431 |
| Bank premises, furniture and fixtures | | 1,985 |
| Other real estate owned | | 175 |
| Other assets | | 429 |
| Total Assets | | 22,700 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,299 |
| Time and savings deposits (IPC) | | 14,079 |
| Deposits of States and municipalities | | 937 |
| Certified and officers checks | | 497 |
| Total Domestic Deposits | 19,812 | |
| Demand deposits | 4,796 | |
| Time and savings deposits | 15,016 | |
| Total Domestic and Foreign Deposits | | 19,812 |
| Federal funds purchased, etc. | | 20 |
| Other liabilities | | 325 |
| Total Liabilities | | 20,157 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 852 |
| Surplus | 1,185 |
| Undivided profits | 506 |
| Total Equity Capital | 2,543 |
| Total Liabilities and Equity Capital | 22,700 |

Branch offices (2): Hughson, Modesto.

## Great Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,809 |
| Interest on balances with banks | 90 |
| Income on Federal funds sold | 112 |
| Interest and dividends on investments | 598 |
| Other operating income | 306 |
| Total operating income | 2,915 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 740 |
| Interest on deposits | 1,248 |
| Interest on Federal funds purchased and other borrowings | 7 |
| Occupancy and furniture and equipment expense | 231 |
| Provision for loan losses | 107 |
| Other operating expense | 391 |
| Total operating expense | 2,724 |
| NET OPERATING INCOME | 191 |
| Applicable income taxes | 65 |
| Income before extraordinary items | 126 |
| Extraordinary charges (credits) | |
| NET INCOME | 126 |
| Other increases (decreases) in capital | 8 |
| Cash dividends paid | 25 |
| NET CHANGE IN CAPITAL | 109 |

# Grossmont Bank

Established November 3, 1972

5500 Grossmont Center Drive, La Mesa 92041 Tel: (619) 462-2800

Principal Officers: L. Robert Payne, Chairman of the Board; Donald K. Clague, President; Arthur F. Butler, Executive Vice President; Joanne Galleher, Senior Vice President, Cashier and Treasurer; Leo R. B. Henrikson, Secretary.

Directors: Arthur F. Butler, Paul T. Carter, Donald K. Clague, Jorge del Corral, Jack W. Goodall, Jr., Leo R.B. Henrikson, Patterson N. Hyndman, Roger D. Johnston, L. Robert Payne, John T. Warburton.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 13,039 |
| U. S. Treasury securities | | 13,621 |
| Obligations of U.S. Gov't agencies, etc. | | 11,618 |
| Obligations of States and political subdivisions | | 7,780 |
| Federal funds sold, etc. | | 6,200 |
| Loans (excluding unearned income) | 88,052 | |
| LESS: Reserve for possible loan losses | 691 | |
| Loans (net) | | 87,361 |
| Direct lease financing | | 338 |
| Bank premises, furniture and fixtures | | 3,038 |
| Other real estate owned | | 48 |
| Other assets | | 2,111 |
| Total Assets | | 145,154 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 33,275 |
| Time and savings deposits (IPC) | | 91,976 |
| Deposits of U.S. Government | | 87 |
| Deposits of commercial banks | | 169 |
| Certfied and officers checks | | 2,029 |
| Total Domestic Deposits | 127,536 | |
| Demand deposits | 35,560 | |
| Time and savings deposits | 91,976 | |
| Total Domestic and Foreign Deposits | | 127,536 |
| Federal funds purchased, etc. | | 1,111 |
| Other liabilities for borrowed money | | 678 |
| Other liabilities | | 2,438 |
| Total Liabilities | | 131,763 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,799 |
| Surplus | 4,514 |
| Undivided profits | 7,078 |
| Total Equity Capital | 13,391 |
| Total Liabilities and Equity Capital | 145,154 |

Parent company: Bancomer Holding Company.
Branch offices (S): Alpine, El Cajon, La Mesa, National City, San Diego.
ATM facilty: La Mesa.

## Grossmont Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 13,277 |
| Interest on balances with banks | 572 |
| Income on Federal funds sold | 1,241 |
| Interest and dividends on investments | 3,027 |
| Income from direct lease financing | 102 |
| Other operating income | 1,202 |
| Total operating income | 19,421 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 3,847 |
| Interest on deposits | 8,693 |
| Interest on Federal funds purchased and other borrowings | 566 |
| Occupancy and furniture and equipment expense | 1,096 |
| Provision for loan losses | 125 |
| Other operating expense | 1,611 |
| Total operating expense | 15,938 |
| NET OPERATING INCOME | 3,483 |
| Applicable income taxes | 1,410 |
| Income before extraordinary items | 2,073 |
| Net securities gains (losses) | -14 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,059 |
| Other increases (decreases) in capital | -269 |
| NET CHANGE IN CAPITAL | 1,790 |

## Growers & Merchants State Bank

Incorporated May 5, 1978

**3700 McCall Avenue, Selma 93662** **Tel: (209) 896-7350**

Principal Officers: Harry J. Aslan, Chairman of the Board; Dwight G. Nelson, Jr., Vice Chairman; Lee Webb, Acting Chief Executive Officer;Roy Sakamoto, Vice President; Roy Brock, Secretary; W. A. Grindle, Treasurer.

Directors: Harry J. Aslan, Roy Brock, W. A. Grindle, Dwight G. Nelson, Jr., Keith H. Nystrem, Donald M. Serimian.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,722 |
| U. S. Treasury securities | | 1,023 |
| Obligations of U.S. Gov't agencies, etc. | | 600 |
| Loan (excluding unearned income) | 9,316 | |
| LESS: Reserve for possible loan losses | 93 | |
| Loans (net) | | 9,223 |
| Bank premises, furniture and fixtures | | 858 |
| Other real estate owned | | 128 |
| Other assets | | 477 |
| Total Assets | | 17,031 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,849 |
| Time and savings deposits (IPC) | | 11,573 |
| Deposits of U.S. Government | | 230 |
| Deposits of States and municipalities | | 898 |
| Certified and officers checks | | 49 |
| Total Domestic Deposits | 15,599 | |
| Demand deposits | 3,560 | |
| Time and savings deposits | 12,039 | |
| Total Domestic and Foreign Deposits | | 15,599 |
| Other liabilities | | 19 |
| Total Liabilities | | 15,793 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 941 |
| Surplus | 462 |
| Undivided profits | -165 |
| Total Equity Capital | 1,238 |
| Total Liabilities and Equity Capital | 17,031 |

Branch offices (2): Caruthers, Kingsburg.

## Growers & Merchants State Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,785 |
| Interest on balances with banks | 5 |
| Income on Federal funds sold | 96 |
| Interest and dividends on investments | 133 |
| Other operating income | 290 |
| Total operating income | 2,309 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 535 |
| Interest on deposits | 1,156 |
| Occupancy and furniture and equipment expense | 131 |
| Provision for loan losses | 180 |
| Other operating expense | 429 |
| Total operating expense | 2,431 |
| NET OPERATING INCOME | -122 |
| Income before extraordinary items | -122 |
| Extraordinary charges (credits) | |
| NET INCOME | -122 |
| Other increases (decreases) in capital | -28 |
| NET CHANGE IN CAPITAL | -150 |

## Hanmi Bank

Incorporated December 15, 1982

3737 West Olympic Boulevard, Los Angeles 90019 Tel: (213) 735-3737

Principal officers: Won H. Chung, President; K.C. Hong, Senior Vice President; Joohak Kim, Sunnie S. Kim, Vice Presidents.

Directors: I. Joon Ahn, John H. Ahn, Stuart S. Ahn, Ung Kuyn Ahn, George S. Chey, Wha Sup Chung, Won H. Chung, Ki Tae Hong, Ick Soo Kim, Ki Eun Kim, Chang Lee, Chang Kyu Par, Won R. Yoon.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,361 |
| Obligations of U.S. Gov't agencies, etc. | | 611 |
| Corporate stock | | 163 |
| Federal funds sold, etc. | | 70 |
| Loans (excluding unearned income) | 14,815 | |
| LESS: Reserve for possible loan losses | 103 | |
| Loans (net) | | 14,712 |
| Bank premises, furniture and fixtures | | 2,258 |
| Other real estate owned | | 144 |
| Customers' liability on acceptances outstanding | | 9 |
| Other assets | | 232 |
| Total Assets | | 21,190 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,578 |
| Time and savings deposits (IPC) | | 11,271 |
| Deposits of commercial banks | | 87 |
| Certified and officers checks | | 882 |
| Total Domestic Deposits | 15,818 | |
| Demand deposits | 4,547 | |
| Time and savings deposits | 11,271 | |
| Total Domestic and Foreign Deposits | | 15,818 |
| Morgage indebtedness | | 184 |
| Acceptances executed and outstanding | | 9 |
| Other liabilities | | 60 |
| Total Liabilities | | 16,071 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 4,354 |
| Surplus | 1,089 |
| Undivided profits | -324 |
| Total Equity Capital | 5,119 |
| Total Liabilities and Equity Capital | 21,190 |

## Hanmi Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4 |
| Income on Federal funds sold | 55 |
| Interest and dividends on investments | 1 |
| Total operating income | 60 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 17 |
| Interest on deposits | 2 |
| Interest on Federal funds purchased and other borrowings | 19 |
| Occupancy and furniture and equipment expense | 7 |
| Provision for loan losses | 10 |
| Other operating expense | 53 |
| Total operating expense | 108 |
| NET OPERATING INCOME | -48 |
| Income before extraordinary items | -48 |
| Extraordinary charge (credits) | |
| NET INCOME | -48 |
| Other increases (decreases) in capital | 5,220 |
| NET CHANGE IN CAPITAL | 5,172 |

## Harbor Bank

Incorporated December 3, 1973

11 Golden Shore, Long Beach 90802 Tel: (213) 491-1111

Principal Officers: James H. Gray, President, Robert Turicchi, Executive Vice President; R.S. Bell, Senior Vice President; Jane J. Netherton, Senior Vice President & Cashier.

Directors: James H. Gray, Jack Jay Jacobs, Kermit Q. Jones, George E. Koppel, Dorothy K. Matteson, Hamilton M. Moody, Ph.D., Malcolm C. Todd, M.D., Robert Turicchi, James A. Willingham, Richard G. Wilson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 10,184 |
| U. S. Treasury securities | | 213 |
| Obligations of U.S. Gov't agencies, etc. | | 3,100 |
| Obligations of States and political subdivisions | | 2,766 |
| Federal funds sold, etc. | | 7,500 |
| Loans (excluding unearned income) | 38,502 | |
| LESS: Reserve for possible loan losses | 228 | |
| Loans (net) | | 38,274 |
| Bank premises, furniture and fixtures | | 3,730 |
| Other real estate owned | | 1,931 |
| Other assets | | 955 |
| **Total Assets** | | 68,653 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 21,965 |
| Time and savings deposits (IPC) | | 37,189 |
| Deposits of U.S. Government | | 87 |
| Deposits of States and municipalities | | 844 |
| Certified and officers checks | | 1,069 |
| Total Domestic Deposits | 61,154 | |
| Demand deposits | 23,159 | |
| Time and savings deposits | 37,995 | |
| **Total Domestic and Foreign Deposits** | | 61,154 |
| Mortgage indebtedness | | 349 |
| Other liabilities | | 808 |
| **Total Liabilities** | | 62,311 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,560 |
| Surplus | | 4,493 |
| Undivided profits | | 289 |
| **Total Equity Capital** | | 6,342 |
| **Total Liabilities and Equity Capital** | | 68,653 |

Subsidiary: Harbor Bank Properties.
Branch offices (4): Huntington Beach, Long Beach(2), Los Alamitos.

## Harbor Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 7,013 |
| Interest on balances with banks | 12 |
| Income on Federal funds sold | 569 |
| Interest and dividends on investments | 653 |
| Other operating income | 624 |
| Total operating income | 8,871 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 2,113 |
| Interest on deposits | 3,385 |
| Interest on Federal funds purchased and other borrowings | 91 |
| Occupancy and furniture and equipment expense | 816 |
| Provision for loan losses | 108 |
| Other operating expense | 1,575 |
| Total operating expense | 8,088 |
| NET OPERATING INCOME | 783 |
| Applicable income taxes | 196 |
| Income before extraordinary items | 587 |
| Net securities gains (losses) | 17 |
| Extraordinary charges (credits) | |
| NET INCOME | 604 |
| NET CHANGE IN CAPITAL | 604 |

## Heritage Bank

Incorporated February 7, 1975

721 No. Euclid St., Anaheim 92801 Tel: (714) 851-4100

Principal Officers: Douglas E. Patty, Chairman of the Board; H.E. Slezinger, President; David L. Palagyi, Executive Vice President; Lee S. Ovitt, III, Vice President & Controller; Roger Saevig, Corporate Secretary.

Directors: Albert Antoyan, Harry Bozigian, John Marconi, Douglas E. Patty, Roger Saevig, Kenneth R. Thompson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 22,328 |
| U. S. Treasury securities | | 4,355 |
| Obligations of U.S. Gov't agencies, etc. | | 3,171 |
| Obligations of States and political subdivisions | | 2,856 |
| Federal funds sold, etc. | | 3,500 |
| Loans (excluding unearned income) | 155,151 | |
| LESS: Reserve for possible loan losses | 4,716 | |
| Loans (net) | | 150,435 |
| Direct lease financing | | 6,006 |
| Bank premises, furniture and fixtures | | 6,028 |
| Other real estate owned | | 15,771 |
| Other assets | | 7,328 |
| Total Assets | | 221,778 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 59,146 |
| Time and savings deposits (IPC) | | 120,524 |
| Deposits of U.S. Government | | 6,051 |
| Deposits of States and municipalities | | 8,050 |
| Deposits of commercial banks | | 11,000 |
| Certified and officers checks | | 3,964 |
| Total Domestic Deposits | 208,735 | |
| Demand deposits | 63,111 | |
| Time and savings deposits | 145,624 | |
| Total Domestic and Foreign Deposits | | 208,735 |
| Federal funds purchased, etc. | | 1,291 |
| Mortgage indebtedness | | 1,051 |
| Other liabilities | | 1,892 |
| Total Liabilities | | 212,969 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 11,126 |
| Undivided profits | -2,317 |
| Total Equity Capital | 8,809 |
| Total Liabilities and Equity Capital | 221,778 |

Parent company: Heritage Bancorp.
Subsidiary: Heritage Bank Properities
Branch offices (8): Anaheim, Costa Mesa, El Toro, Irvine (2), Newport Beach, Palm Springs, Santa Ana.

## Heritage Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 38,158 |
| Interest on balances with banks | 225 |
| Income on Federal funds sold | 647 |
| Interest and dividends on investments | 1,835 |
| Income from direct lease financing | 1,087 |
| Trust department income | 1 |
| Other operating income | 1,719 |
| Total operating income | 43,672 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 6,980 |
| Interest on deposits | 24,349 |
| Interest on Federal funds purchased and other borrowings | 164 |
| Occupancy and furniture and equipment expense | 2,525 |
| Provision for loan losses | 8,035 |
| Other operating expense | 7,438 |
| Total operating expense | 49,491 |
| NET OPERATING INCOME | -5,819 |
| Applicable income taxes | -1,196 |
| Income before extraordinary items | -4,623 |
| Extraordinary charges (credits) | |
| NET INCOME | -4,623 |
| Other increases (decreases) in capital | 3,000 |
| Cash dividends paid | 461 |
| NET CHANGE IN CAPITAL | -2,084 |

## Heritage Oaks Bank

Incorporated July 26, 1982

600 Twelfth Street, Paso Robles 93446
Tel: (805) 238-6257

Principal officers: Steve Weiss, President & Chief Executive Officer; David A. Shockney, Vice President & Cashier; David A. Sequeira, Vice President, Loans.

Directors: James Avery, Fred Breiden, B.R. Bryant, F. Ray Bryant, Don Campbell, Elizabeth Cousins, Jack King, Lewis List, Bill Van Horn, Ole Viborg, Steve Weiss, George Work.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,748 |
| U. S. Treasury securities | | 1,003 |
| Obligations of U.S. Gov't agencies, etc. | | 101 |
| Federal funds sold, etc. | | 810 |
| Loans (excluding unearned income) | 5,497 | |
| LESS: Reserve for possible loan losses | 8 | |
| Loans (net) | | 5,489 |
| Bank premises, furniture and fixtures | | 348 |
| Other assets | | 136 |
| Total Assets | | 9,635 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 786 |
| Time and savings deposits (IPC) | | 6,139 |
| Deposits of U.S. Government | | 118 |
| Deposits of States and municipalities | | 20 |
| Certified and officers checks | | 123 |
| Total Domestic Deposits | 7,186 | |
| Demand deposits | 1,027 | |
| Time and savings deposits | 6,159 | |
| Total Domestic and Foreign Deposits | | 7,186 |
| Federal funds purchased, etc. | | 78 |
| Other liabilities for borrowed money | | 19 |
| Mortgage indebtedness | | 70 |
| Other liabilities | | 33 |
| Total Liabilities | | 7,786 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,091 |
| Undivided profits | -242 |
| Total Equity Capital | 1,849 |
| Total Liabilities and Equity Capital | 9,635 |

## The Hibernia Bank

Established April 28, 1859

201 California St., San Francisco 94111 Tel: (415) 565-7000

Principal Officers: Carl D. Gustavson, Chairman of the Board, President & Chief Executive Officer; David S. Edwards, Executive Vice President & Senior Retail Banking Officer; Michael D. Irwin, Senior Vice President & Chief Financial Officer; Thompson A. Elliott Jr., Senior Vice President and Cashier.

Directors: John M. Bryan, Sheldon G. Cooper, Carl D. Gustavson, Dewitt W. Krueger, Francis A. Martin III, Robert L. Meyer, Ernest O. McCormick III, Manuel V. Pangelinan, G. Keith Provo, Ibrahim Risjad, Anthony Salim, Vicente C. Tinsay III, Michael Tobin.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 81,708 |
| U. S. Treasury securities | | 21,723 |
| Obligations of U.S. Gov't agencies, etc. | | 118,192 |
| Obligations of States and political subdivisions | | 35,588 |
| Other bonds, notes, and debentures | | 10 |
| Corporate stock | | 627 |
| Federal funds sold, etc. | | 30,000 |
| Loans (excluding unearned income) | 538,447 | |
| LESS: Reserve for possible loan losses | 7,250 | |
| Loans (net) | | 531,197 |
| Direct lease financing | | 39,695 |
| Bank premises, furniture and fixtures | | 26,227 |
| Other real estate owned | | 5,468 |
| Customers' liability on acceptances outstanding | | 84 |
| Other assets | | 44,321 |
| Total Assets | | 934,840 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 160,893 |
| Time and savings deposits (IPC) | | 597,784 |
| Deposits of U.S. Government | | 13,068 |
| Deposits of States and municipalities | | 10,364 |
| Deposits of commercial banks | | 1,387 |
| Certified and officers checks | | 9,910 |
| Total Domestic Deposits | 793,406 | |
| Demand deposits | 172,655 | |
| Time and savings deposits | 620,751 | |
| Total Domestic and Foreign Deposits | | 793,406 |
| Federal funds purchased, etc. | | 41,899 |
| Other liabilities for borrowed money | | 3,982 |
| Mortgage indebtedness | | 768 |
| Acceptances executed and outstanding | | 84 |
| Other liabilities | | 13,322 |
| Total Liabilities | | 853,461 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 11,062 |
| Surplus | 60,400 |
| Undivided profits | 9,917 |
| Total Equity Capital | 81,379 |
| Total Liabilities and Equity Capital | 934,840 |

Parent company: Hibernia Bancshares Corp.
Branch offices (34): Antioch, Belmont, Berkeley (2), Campbell, Concord (4), Dublin, Hayward, Lafayette, Millbrae, Newark, Oakland, San Francisco (12), San Jose (2), San Mateo, Walnut Creek (4).
ATM facilities (2): San Bruno, San Francisco.
Extension of banking office: Oakland.

## The Hibernia Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 77,868 |
| Interest on balances with banks | 138 |
| Income on Federal funds sold | 2,140 |
| Interest and dividends on investments | 9,469 |
| Income from direct lease financing | 5,633 |
| Trust department income | 1,468 |
| Other operating income | 12,282 |
| Total operating income | 108,998 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 23,568 |
| Interest on deposits | 62,816 |
| Interest on Federal funds purchased and other borrowings | 3,605 |
| Occupancy and furniture and equipment expense | 7,992 |
| Provision for loan losses | 7,332 |
| Other operating expense | 19,541 |
| Total operating expense | 124,854 |
| NET OPERATING INCOME | -15,856 |
| Applicable income taxes | -3,856 |
| Income before extraordinary items | -12,000 |
| Net securities gains (losses) | -993 |
| Extraordinary charges (credits) | |
| NET INCOME | -12,993 |
| Other increases (decreases) in capital | 29,038 |
| Cash dividends paid | 1,300 |
| NET CHANGE IN CAPITAL | 14,745 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 72,745 |
| (b) Stocks | 43,214 |
| (c) Real Estate Loans | 5,108 |
| (d) Other Loans | 815 |
| (e) Real Estate | 10,490 |
| (g) Miscellaneous | 6,506 |
| Time Deposits: | |
| (a) Own Bank | 9,550 |
| (b) Other Banks | 5,491 |
| Demand Deposits: | |
| (a) Own Bank | 553 |
| Corporate Investments | 116 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 223,021 |
| Advances or Overdrafts | 1,311 |
| Total Assets | 378,920 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 27,633 |
| (b) Personal Living Trusts | 60626 |
| (c) Employee Benefit Trusts | 56,911 |
| Total Fiduciary Accounts | 145,170 |
| Corporate Accounts | 133 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 232,306 |
| Due to Commercial Department, Advances or Overdrafts | 1,311 |
| Total Liabilities | 378,920 |
| Market value-Securities deposited with State Treasurer: Court | 607 |
| Market value-Securities deposited with State Treasurer: Private | 116 |

## Home Bank

Incorporated February 10, 1950

2633 Cherry Ave., Signal Hill 90806 Tel: (213) 426-8166

Principal Officers: Franklin L. Martin, Chairman of the Board; Ray A. Elston, President & Chief Executive Officer; Donald A. Buschenfield, Donald C. Hanson, Executive Vice Presidents; Keith W. Barnes, Chief Financial Officer and Cashier; Julie D. Knabe, Corporate Officer.

Directors: Donald A. Buschenfield, Delwin M. Clawson, Richard Denham, Ray A. Elston, David Kim, Daniel Kirsch, Franklin L. Martin, Everett D. Pyle, Lewis M. Webb.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 25,282 |
| U S. Treasury securities | | 20,842 |
| Obligations of U.S. Gov't agencies, etc. | | 3,713 |
| Obligations of States and political subdivisions | | 16,398 |
| Other bonds, notes, and debentures | | 1,381 |
| Federal funds sold, etc. | | 12,500 |
| Loans (excluding unearned income) | 116,987 | |
| LESS: Reserve for possible loan losses | 2,042 | |
| Loans (net) | | 114,945 |
| Direct lease financing | | 70 |
| Bank premises, furniture and fixtures | | 7,864 |
| Other real estate owned | | 929 |
| Other assets | | 2,825 |
| Total Assets | | 206,749 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 63,519 |
| Time and savings deposits (IPC) | | 104,502 |
| Deposits of U.S. Government | | 244 |
| Deposits of States and municipalities | | 16,531 |
| Deposits of commercial banks | | 110 |
| Certified and officers checks | | 3,188 |
| Total Domestic Deposits | 188,094 | |
| Demand deposits | 67,071 | |
| Time and savings deposits | 121,023 | |
| Total Domestic and Foreign Deposits | | 188,094 |
| Federal funds purchased, etc. | | 482 |
| Mortgage indebtedness | | 463 |
| Other liabilities | | 2,016 |
| Total Liabilities | | 191,055 |
| **EQUITY CAPITAL** | | |
| Common stock | | 776 |
| Surplus | | 14,699 |
| Undivided profits | | 219 |
| Total Equity Capital | | 15,694 |
| Total Liabilities and Equity Capital | | 206,749 |

Parent Company: Home Interstate Bancorp
Branch offices (9): Brea, Fountain Valley, Hacienda Heights, Los Alamitos, Lynwood, Manhattan Beach, Paramount, Redondo Beach, Westminster.
Place of business: Compton.

## Home Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 16,719 |
| Interest on balances with banks | 480 |
| Income on Federal funds sold | 957 |
| Interest and dividends on investments | 3,385 |
| Income from direct lease financing | 6 |
| Other operating income | 2,138 |
| Total operating income | 23,685 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 5,325 |
| Interest on deposits | 10,583 |
| Interest on Federal funds purchased and other borrowings | 181 |
| Occupancy and furniture and equipment expense | 1,468 |
| Provision for loan losses | 1,315 |
| Other operating expense | 2,271 |
| Total operating expense | 21,143 |
| NET OPERATING INCOME | 2,542 |
| Applicable income taxes | 736 |
| Income before extraordinary items | 1,806 |
| Net securities gains (losses) | 1 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,807 |
| Other increases (decreases) in capital | 113 |
| Cash dividends paid | 666 |
| NET CHANGE IN CAPITAL | 1,254 |

## Huntington Bank

**Incorporated August 23, 1978**

**125 N. First Ave., Arcadia 91006** **Tel: (213) 445-7350**

Principal Officers: H. Richard Closson, President; Richard Carlson, Frances McCann, Senior Vice Presidents; Betty Masten, Vice President; Dominic Pepe, Vice President, Credit Administration; Wanda Wolaski, Vice President and Cashier.

Directors: Harold J. Borak, Dr. James Chinn, H. Richard Closson, Donald Franco, Richard Kruse, Joseph E. Sargis, William Wieland.

### STATEMENT OF CONDITION, as of June 30, 1983

**(in thousands of dollars)**

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,383 |
| U. S. Treasury securities | | 118 |
| Obligations of U.S. Gov't agencies,etc. | | 320 |
| Federal funds sold, etc. | | 6,400 |
| Loans (excluding unearned income) | 13,066 | |
| LESS: Reserve for possible loan losses | 89 | |
| Loans (net) | | 12,977 |
| Bank premises, furniture and fixtures | | 1,459 |
| Other real estate owned | | 129 |
| Other assets | | 539 |
| Total Assets | | 27,325 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 6,329 |
| Time and savings deposits (IPC) | | 18,100 |
| Deposits of States and municipalities | | 300 |
| Certified and officers checks | | 330 |
| Total Domestic Deposits | 25,059 | |
| Demand deposits | 6,659 | |
| Time and savings deposits | 18,400 | |
| Total Domestic and Foreign Deposits | | 25,059 |
| Other liabilities | | 152 |
| Total Liabilities | | 25,211 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,250 |
| Surplus | 729 |
| Undivided profits | 135 |
| Total Equity Capital | 2,114 |
| Total Liabilities and Equity Capital | 27,325 |

Branch office: Arcadia
ATM facilities (2): Arcadia (2).

## Huntington Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,571 |
| Interest on balances with banks | 270 |
| Income on Federal funds sold | 278 |
| Interest and dividends on investments | 86 |
| Income from direct lease financing | 10 |
| Other operating income | 150 |
| Total operating income | 2,365 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 668 |
| Interest on deposits | 869 |
| Occupancy and furniture and equipment expense | 215 |
| Provision for loan losses | 40 |
| Other operating expense | 463 |
| Total operating expense | 2,255 |
| NET OPERATING INCOME | 110 |
| Applicable income taxes | 12 |
| Income before extraordinary items | 98 |
| Extraordinary charges (credits) | |
| NET INCOME | 98 |
| NET CHANGE IN CAPITAL | 98 |

## Imperial Bank

Incorporated March 1, 1963

**9920 S. La Cienega Blvd., Inglewood 90301** **Tel: (213) 417-5600**

Principal Officers: Bernard G. LeBeau, Chairman of the Board and Chief Executive Officer; George M. Eltinge, George L. Graziadio, Vice Chairmen of the Board; Norman D. Creighton, President & Chief Operating Officer; H. Wayne Shaveley, Executive Vice President & Chief Financial Officer; Laurence A. Cox, Jr., Eldon K. Lloyd, William J. McMorrow, Executive Vice Presidents; Richard D. Miller, Senior Vice President & Cashier.

Directors: Norman P. Creighton, Richard K. Eamer, George M. Eltinge, Robert Goldberg, G. Louis Graziadio, George I. Graziadio, Jack H. Leylegin, III, Bernard G. LeBeau, Franklin Rayor, A.C. Rice.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 178,460 |
| U. S. Treasury securities | | 91,277 |
| Obligations of U.S. Gov't agencies, etc. | | 5,500 |
| Obligations of States and political subdivisions | | 90,230 |
| Other bonds, notes, and debentures | | 6,211 |
| Trading account securities | | 4,520 |
| Federal funds sold, etc. | | 95,000 |
| Loans (excluding unearned income) | 887,085 | |
| LESS: Reserve for possible loan losses | 14,401 | |
| Loans (net) | | 872,684 |
| Direct lease financing | | 21,513 |
| Bank premises, furniture and fixtures | | 23,764 |
| Other real estate owned | | 58,341 |
| Investments in unconsolidated subsidiaries | | 1,714 |
| Customers' liability on acceptances outstanding | | 6,739 |
| Other assets | | 34,784 |
| Total Assets | | 1,490,737 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 425,834 |
| Time and savings deposits (IPC) | | 872,027 |
| Deposits of U.S. Government | | 9 |
| Deposits of States and municipalities | | 28,923 |
| Deposits of commercial banks | | 40 |
| Certified and officers checks | | 21,803 |
| Total Domestic Deposits | 1,348,636 | |
| Demand deposits | 449,316 | |
| Time and savings deposits | 899,320 | |
| Total Domestic and Foreign Deposits | | 1,348,636 |
| Federal funds purchased, etc. | | 27,951 |
| Other liabilities for borrowed money | | 12,293 |
| Mortgage indebtedness | | 469 |
| Acceptances executed and outstanding | | 6,739 |
| Other liabilities | | 21,821 |
| Total Liabilities | | 1,417,909 |
| Subordinated notes and debentures | | 3,000 |
| **EQUITY CAPITAL** | | |
| Common stock | | 12,292 |
| Surplus | | 15,050 |
| Undivided profits | | 42,073 |
| Reserve for contingencies, etc. | | 413 |
| Total Equity Capital | | 69,828 |
| Total Liabilities and Equity Capital | | 1,490,737 |

Parent company: Imperial Bancorp.
Subsidiaries: Imperial Plan, Inc., Imperial Thrift and Loan Association, Imperial Trust Company, Imperial Ventures, Inc
Branch offices (18): Anaheim, Beverly Hills, Costa Mesa, Inglewood, Los Angeles (3), Oakland, Orange, Palo Alto, Sacramento, San Diego, San Francisco, San Jose, Santa Ana, Sherman Oaks, Torrance, Woodland Hills
Places of business (5): Fresno, Los Angeles (2), Redondo Beach, San Francisco.
Extension of banking office: San Francisco.

## Imperial Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 180,786 |
| Interest on balances with banks | 673 |
| Income on Federal funds sold | 1,134 |
| Interest and dividends on investments | 15,055 |
| Income from direct lease financing | 3,575 |
| Other operating income | 11,333 |
| Total operating income | 212,556 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 32,499 |
| Interest on deposits | 106,900 |
| Interest on Federal funds purchased and other borrowings | 10,827 |
| Occupancy and furniture and equipment expense | 12,482 |
| Provision for loan losses | 11,248 |
| Other operating expense | 39,553 |
| Total operating expense | 213,509 |
| NET OPERATING INCOME | -953 |
| Applicable income taxes | -4,636 |
| Income before extraordinary items | 3,683 |
| Net securities gains (losses) | 274 |
| Extraordinary charges (credits) | |
| NET INCOME | 3,957 |
| Other increases (decreases) in capital | -456 |
| Cash dividends paid | 2,000 |
| NET CHANGE IN CAPITAL | 1,501 |

## Independence Bank

Incorporated June 7, 1979

15910 Ventura Boulevard, Encino 91436 Tel: (213) 981-7800

Principal Officers: T. C. Huang, Chairman of the Board; Carl O. Schatz, President & Vice Chairman of the Board; Morton R. Michaels, Executive Vice President; William Pechstein, Senior Vice President; Robert S. Leffler, Executive Vice President, Mel Eslinger, K.F. Wong, Donald Young, Senior Vice Presidents; Betty Lockart, Vice President & Cashier.

Directors: Martin Appel, John T. C. Chuang, M. C. Chuang, John G. Cogan, T. C. Huang, Daniel Lang, Robert S. Leffler, Morton R. Michaels, Carl O. Schatz, Howard Speer.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 11,768 |
| U. S. Treasury securities | | 21,040 |
| Obligations of U.S. Gov't agencies, etc. | | 27,873 |
| Obligations of States and political subdivisions | | 1,471 |
| Corporate stock | | 7 |
| Federal funds sold, etc. | | 8,350 |
| Loans (excluding unearned income) | 109,162 | |
| LESS: Reserve for possible loan losses | 768 | |
| Loans (net) | | 108,394 |
| Bank premises, furniture and fixtures | | 11,378 |
| Other real estate owned | | 777 |
| Customers' liability on acceptances outstanding | | 509 |
| Other assets | | 8,182 |
| Total Assets | | 199,749 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 6,082 |
| Time and savings deposits (IPC) | | 112,321 |
| Deposits of U.S. Government | | 215 |
| Deposits of States and municipalities | | 4,708 |
| Deposits of commercial banks | | 206 |
| Certified and officers checks | | 3,881 |
| Total Domestic Deposits | 167,413 | |
| Demand deposits | 50,917 | |
| Time and savings deposits | 116,496 | |
| Total Domestic and Foreign Deposits | | 167,413 |
| Federal funds purchased, etc. | | 8,805 |
| Other liabilities for borrowed money | | 1,904 |
| Mortgage indebtedness | | 160 |
| Acceptances executed and outstanding | | 509 |
| Other liabilities | | 2,070 |
| Total Liabilities | | 180,861 |
| Subordinated notes and debentures | | 10 |
| **EQUITY CAPITAL** | | |
| Common stock | | 18,500 |
| Undivided profits | | 378 |
| Total Equity Capital | | 18,878 |
| Total Liabilities and Equity Capital | | 199,749 |

Parent company: Halifax Bancorp.

Branch offices (9): Calabasas, Canoga Park, Encino, Los Angeles, Northridge, Studio City (2), Westlake Village, Woodland Hills.

Extensions of banking offices (2): Canoga Park, Encino.

## Independence Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 14,320 |
| Interest on balances with banks | 49 |
| Income on Federal funds sold | 785 |
| Interest and dividends on investments | 4,330 |
| Other operating income | 2,007 |
| Total operating income | 21,491 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 5,127 |
| Interest on deposits | 10,070 |
| Interest on Federal funds purchased and other borrowings | 807 |
| Occupancy and furniture and equipment expense | 2,312 |
| Provision for loan losses | 24 |
| Other operating expense | 2,869 |
| Total operating expense | 21,209 |
| NET OPERATING INCOME | 282 |
| Applicable income taxes | 103 |
| Income before extraordinary items | 179 |
| Net securities gains (losses) | 473 |
| Extraordinary charges (credits) | |
| NET INCOME | 652 |
| Cash dividends paid | 175 |
| NET CHANGE IN CAPITAL | 477 |

## International Bank of California

Incorporated May 22, 1972

836 So. Figueroa Street, Los Angeles 90017 Tel: (213) 489-7190

Principal Officers: Alejandro F. Holigores, Chairman of the Board; Edgardo B. Espiritu, President; Cesar C. del Rosario, Executive Vice President: Albert Ho, Antonio F. Lim, Senior Vice Presidents; Lilly L. Tien, Vice President & Treasurer

Directors: Filomeno A. Fadul, Jr., Alejandro F. Holigores, Sotero Machin, Zosimo Majuelo, Roland Navarro, Cesar del Rosario, Bienvenido Tan, Victor Wong, Kwan-Yong Yu.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,198 |
| U. S Treasury securities | | 391 |
| Federal funds sold, etc. | | 6,000 |
| Loans (excluding unearned income) | 12,500 | |
| LESS: Reserve for possible loan losses | 65 | |
| Loans (net) | | 12,435 |
| Bank premises, furniture and fixtures | | 1,208 |
| Investments in unconsolidated subsidiaries | | 350 |
| Customers' liability on acceptances outstanding | | 430 |
| Other assets | | 1,380 |
| Total Assets | | 23,392 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,138 |
| Time and savings deposits (IPC) | | 13,759 |
| Deposits of U.S. Government | | 3 |
| Deposits of commercial banks | | 1,365 |
| Certified and officers checks | | 854 |
| Total Domestic Deposits | 19,119 | |
| Deand deposits | 4,341 | |
| Time and savings deposits | 14,778 | |
| Total Domestic and Foreign Deposits | | 19,119 |
| Acceptances executed and outstanding | | 430 |
| Other liabilities | | 236 |
| Total Liabilities | | 19,785 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,039 |
| Surplus | 1,188 |
| Undivided profits | 380 |
| Total Equity Capital | 3,607 |
| Total Liabilities and Equity Capital | 23,392 |

Parent companies: Metropolitan Bank & Trust Co., Philippine Securities Corporation, Tytana Corporation
Branch office: Los Angeles.

## International Bank of California —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,748 |
| Interest on balances with banks | 13 |
| Income on Federal funds sold | 304 |
| Interest and dividends on investments | 112 |
| Other operating income | 208 |
| Total operating income | 2,385 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 779 |
| Interest on deposits | 728 |
| Occupancy and furniture and equipment expense | 182 |
| Other operating expense | 451 |
| Total operating expense | 2,140 |
| NET OPERATING INCOME | 245 |
| Applicable income taxes | 104 |
| Income before extraordinary items | 41 |
| Extraordinary charges (credits) | |
| NET INCOME | 141 |
| Other increases (decreases) in capital | 5 |
| NET CHANGE IN CAPITAL | 146 |

## International Central Bank and Trust Corporation

Incorporated March 10, 1975

22481 Aspan Street, El Toro 92630 Tel: (714) 768-4001

Principal Officers: Jack L. Taufer, President; Frank Edelstein, Chairman of the Board & Assistant Secretary, Daniel J Fedrick, Executive Vice Presidents; Fred S. Lafer, Vice President & Secretary; Arthur Weinbach, Richard A Patterson, William Hutton, Josh S. Weston, Vice Presidents; Joyce E. Young, Cashier, Joseph Pirret, Treasurer

Directors: Glenn R. Currier, Leslie N. Duryea, Frank Edelstein, John M. Hulina, Jack L. Taufer.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 40,167 |
| U. S. Treasury securities | | 123,001 |
| Obligations of U.S. Gov't agencies, etc. | | 4,066 |
| Obligations of States and political subdivisions | | 15,407 |
| Loans (excluding unearned income) | | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | |
| Bank premises, furniture and fixtures | | 89 |
| Other assets | | 2,915 |
| Total Assets | | 185,645 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 85,101 |
| Time and savings deposits (IPC) | | 87,331 |
| Certified and officers checks | | 610 |
| Total Domestic Deposits | 173,042 | |
| Demand deposits | 85,711 | |
| Time and savings deposits | 87,331 | |
| Total Domestic and Foreign Deposits | | 173,042 |
| Other liabilities | | 2,515 |
| Total Liabilities | | 175,557 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,000 |
| Surplus | | 6,260 |
| Undivided profits | | 2,828 |
| Total Equity Capital | | 10,088 |
| Total Liabilities and Equity Capital | | 185,645 |

Parent company: Automatic Data Processing, Inc

## International Central Bank and Trust Corporation —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest on balances with banks | 242 |
| Income on Federal funds sold | 2,569 |
| Interest and dividends on investments | 8,506 |
| Trust department income | 809 |
| Other operating income | 334 |
| Total operating income | 12,460 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 3,529 |
| Interest on deposits | 3,523 |
| Occupancy and furniture and equipment expense | 220 |
| Other operating expense | 2,975 |
| Total operating expense | 10,247 |
| NET OPERATING INCOME | 2,213 |
| Applicable income taxes | 565 |
| Income before extraordinary items | 1,648 |
| Net securities gains (losses) | 519 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,167 |
| Other increases (decreases) in capital | -179 |
| Cash dividends paid | 1,300 |
| NET CHANGE IN CAPITAL | 688 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 47,576 |
| (b) Stocks | 302,690 |
| (d) Other Loans | 115,491 |
| (e) Real Estate | 2,345 |
| (f) Savings and Loan, Other Thrift Deposits | 35,790 |
| (g) Miscellaneous | 105,542 |
| Time Deposits: | |
| (a) Own Bank | 85,185 |
| Demand Deposits: | |
| Total Assets | 694,619 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (c) Employee Benefit Trusts | 694,619 |
| Total Fiduciary Accounts | 694,619 |
| Total Liabilities | 694,619 |
| Market value-Securities deposited with State Treasurer: Court | 119 |
| Market value-Securities deposited with State Treasurer: Private | 138 |

## Kerman State Bank

Incorporated May 6, 1982

306 So. Madera Avenue, Kerman 93630 Tel: (209) 846-5321

Principal officers: L.D. Douglas, President & Chief Executive Officer; T.A. Clarno, Vice President & Cashier; J.R. Royal, Vice President & Senior Loan Officer; N.J. Smith, Assistant Vice President & Operations Officer.

Directors: L.D. Douglas, Joe Epperson, Jerry Henry, Pete Haupt, Herb Kezirian, John A. Kochergen, D.W. McIntire, Sam Sakata, Lee Sciacqua, John Teixeira, David Yep.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 974 |
| U. S. Treasury securities | | 3,213 |
| Obligations of U.S. Gov't agencies, etc. | | 963 |
| Federal funds sold, etc. | | 550 |
| Loans (excluding unearned income) | 6,005 | |
| LESS: Reserve for possible loan losses | 3 | |
| Loans (net) | | 6,002 |
| Bank premises, furniture and fixtures | | 326 |
| Other assets | | 157 |
| Total Assets | | 12,185 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 825 |
| Time and savings deposits (IPC) | | 7,880 |
| Deposits of States and municipalities | | 450 |
| Certified and officers checks | | 38 |
| Total Domestic Deposits | 9,193 | |
| Demand deposits | 863 | |
| Time and savings deposits | 8,330 | |
| Total Domestic and Foreign Deposits | | 9,193 |
| Other liabilities | | 31 |
| Total Liabilities | | 9,224 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 3,083 |
| Undivided profits | | -122 |
| Total Equity Capital | | 2,961 |
| Total Liabilities and Equity Capital | | 12,185 |

## Kings River State Bank

**Incorporated November 18, 1977**

**1003 I St., Reedley 93654** **Tel: (209) 638-8131**

Principal Officers: Dave Radke, President; Dave Eytcheson, Senior Vice President & Chief Financial Officer.

Directors: Floyd Barsoom, Al Chavez, Don Case, Harold Enns, Stephen German, Kenneth Just, Marvin Just, Jr., Don Ketscher, Korky Kevorkian, Pete J. Penner, Dave Radke, Al Ratzlaff, Brooks Schaffer.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,279 |
| U. S. Treasury securities | | 92 |
| Obligations of U.S. Gov't agencies, etc. | | 1,397 |
| Federal funds sold, etc. | | 200 |
| Loans (excluding unearned income) | 23,280 | |
| LESS: Reserve for possible loan losses | 140 | |
| Loans (net) | | 23,140 |
| Bank premises, furniture and fixtures | | 1,370 |
| Other assets | | 1,727 |
| Total Assets | | 31,205 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,759 |
| Time and savings deposits (IPC) | | 17,154 |
| Deposits of States and municipalities | | 813 |
| Certified and officers checks | | 491 |
| Total Domestic Deposits | 26,217 | |
| Demand deposits | 8,255 | |
| Time and savings deposits | 17,962 | |
| Total Domestic and Foreign Deposits | | 26,217 |
| Other liabilities for borrowed money | | 2,382 |
| Mortgage indebtedness | | 50 |
| Other liabilities | | 355 |
| Total Liabilities | | 29,004 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 961 |
| Surplus | 499 |
| Undivided profits | 741 |
| Total Equity Capital | 2,201 |
| Total Liabilities and Equity Capital | 31,205 |

Parent Company: Kings River Bancorp.
Branch offices (3): Dinuba, Orosi, Parlier.
Extension of banking office: Reedley.

## Kings River State Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 3,063 |
| Income on Federal funds sold | 76 |
| Interest and dividends on investments | 228 |
| Other operating income | 301 |
| Total operating income | 3,668 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 797 |
| Interest on deposits | 1,858 |
| Interest on Federal funds purchased and other borrowings | 30 |
| Occupancy and furniture and equipment expense | 254 |
| Provision for loan losses | 164 |
| Other operating expense | 386 |
| Total operating expense | 3,489 |
| NET OPERATING INCOME | 179 |
| Applicable income taxes | 75 |
| Income before extraordinary items | 104 |
| Extraordinary charges (credits) | |
| NET INCOME | 104 |
| Other increases (decreases) in capital | 15 |
| NET CHANGE IN CAPITAL | 119 |

## The Kyowa Bank of California

Incorporated January 23, 1978

635 West Seventh St., Los Angeles 90017 Tel: (213) 626-6266

Principal Officers: Tetsuo Yamanaka, Chairman of the Board; Kyosuke Endo, President; Yuichi Kubota, Senior Vice President; Nellson Vels, Vice President & Cashier.

Directors: Kyosuke Endo, David L. Hayutin, Ken Kitasako, Yuichi Kubota, Arthur Myers, Kiyoshi Ogawa, Tetsuo Yamanaka, Kohsuke Yokote.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 5,075 |
| U. S. Treasury securities | | 746 |
| Obligations of U.S. Gov't agencies, etc. | | 5,045 |
| Obligations of States and political subdivisions | | 3,958 |
| Federal funds sold, etc. | | 2,500 |
| Loans (excluding unearned income) | 45,773 | |
| LESS: Reserve for possible loan losses | 362 | |
| Loans (net) | | 45,411 |
| Bank premises, furniture and fixtures | | 777 |
| Other assets | | 1,243 |
| Total Assets | | 64,755 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 11,004 |
| Time and savings deposits (IPC) | | 33,709 |
| Deposits of States and municipalities | | 8,169 |
| Deposits of commercial banks | | 53 |
| Certified and officers checks | | 100 |
| Total Domestic Deposits | 53,035 | |
| Demand deposits | 11,157 | |
| Time and savings deposits | 41,878 | |
| Total Domestic and Foregn Deposits | | 53,035 |
| Other liabilities for borrowed money | | 275 |
| Other liabilities | | 496 |
| Total Liabilities | | 53,806 |
| **EQUITY CAPITAL** | | |
| Common stock | | 5,000 |
| Surplus | | 3,000 |
| Undivided profits | | 2,949 |
| Total Equity Capital | | 10,949 |
| Total Liabilities and Equity Capital | | 64,755 |

Parent company: The Kyowa Bank, Ltd. (Japan).

## The Kyowa Bank of California —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 5,704 |
| Income on Federal funds sold | 358 |
| Interest and dividends on investments | 1,054 |
| Other operating income | 30 |
| Total operating income | 7,146 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 814 |
| Interest on deposits | 4,190 |
| Interest on Federal funds purchased and other borrowings | 17 |
| Occupancy and furniture and equipment expense | 268 |
| Other operating expense | 477 |
| Total operating expense | 5,766 |
| NET OPERATING INCOME | 1,380 |
| Applicable income taxes | 589 |
| Income before extraordinary items | 791 |
| Extraordinary charges (credits) | |
| NET INCOME | 791 |
| NET CHANGE IN CAPITAL | 791 |

## La Jolla Bank and Trust Company

Incorporated March 26, 1973

1205 Prospect St., La Jolla 92037 Tel: (619) 455-5050

Principal Officers: Leon W. Parma, Chairman of the Board; George J. Ellis, President and Chief Executive Officer; Ronald P. Bird, Executive Vice President; Louis J. Haak, Senior Vice President-Cashier; James T. Slingsby, Senior Vice President-Trust Officer; Frederick H. Dawn, Paul Revelle, Senior Vice Presidents; Robert L. Roy, Sr., Vice President & Controller.

Directors: Ronald P. Bird, George J. Ellis, Elmer Glaser, L. Gale Haggart, Kenneth M. Hamilton, Richard B. Huntington, Leon W. Parma, Ernest Rady, Karl ZoBell.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 22,708 |
| U. S. Treasury securities | | 21,038 |
| Obligations of U.S. Gov't agencies, etc. | | 7,692 |
| Obligations of States and political subdivisions | | 13,157 |
| Other bonds, notes, and debentures | | 15 |
| Federal funds sold, etc. | | 6,300 |
| Loans (excluding unearned income) | 122,271 | |
| LESS: Reserve for possible loan losses | 894 | |
| Loans (net) | | 121,377 |
| Direct lease financing | | 909 |
| Bank premises, furniture and fixtures | | 8,821 |
| Other real estate owned | | 1,105 |
| Investments in unconsolidated subsidiaries | | 368 |
| Other assets | | 5,289 |
| Total Assets | | 208,779 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 57,410 |
| Time and savings deposits (IPC) | | 124,541 |
| Deposits of U.S. Government | | 3 |
| Deposits of States and municipalities | | 4,217 |
| Certified and officers checks | | 4,906 |
| Total Domestic Deposits | 191,077 | |
| Demand deposits | 62,683 | |
| Time and savings deposits | 128,394 | |
| Total Domestic and Foreign Deposits | | 191,077 |
| Federal funds purchased, etc. | | 359 |
| Other liabilities for borrowed money | | 910 |
| Mortgage indebtedness | | 704 |
| Other liabilities | | 2,122 |
| Total Liabilities | | 195,172 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 10,366 |
| Undivided profits | 3,241 |
| Total Equity Capital | 13,607 |
| Total Liabilities and Equity Capital | 208,779 |

Parent Comapny: LaJolla Bancorp.
Subsidiary: L.J. Mortgage Company.
Branch offices (10): Carlsbad (2), Oceanside (3), Poway, San Diego, (3) Vista.
Place of business: San Diego.
Extension of banking offices (2): La Jolla, Oceanside.

## La Jolla Bank and Trust Company —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 15,241 |
| Income on Federal funds sold | 1,584 |
| Interest and dividends on investments | 2,444 |
| Income from direct lease financing | 64 |
| Trust department income | 423 |
| Other operating income | 1,633 |
| Total operating income | 21,389 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 4,954 |
| Interest on deposits | 8,597 |
| Interest on Federal funds purchased and other borrowings | 495 |
| Occupancy and furniture and equipment expense | 1,714 |
| Provision for loan losses | 430 |
| Other operating expense | 2,992 |
| Total operating expense | 19,182 |
| NET OPERATING INCOME | 2,207 |
| Applicable income taxes | 866 |
| Income before extraordinary items | 1,341 |
| Net securities gains (losses) | 177 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,518 |
| Other increases (decreases) in capital | -160 |
| Cash dividends paid | 154 |
| NET CHANGE IN CAPITAL | 1,204 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 13,616 |
| (b) Stocks | 17,596 |
| (c) Real Estate Loans | 890 |
| (d) Other Loans | 9,316 |
| (e) Real Estate | 18,903 |
| (f) Savings and Loan, Other Thrift Deposits | 9,020 |
| (g) Miscellaneous | 4,815 |
| Time Deposits: | |
| (a) Own Bank | 296 |
| (b) Other Banks | 1,558 |
| Demand Deposits: | |
| (a) Own Bank | 111 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 23,009 |
| Advances or Overdrafts | -74 |
| Total Assets | 99,056 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 12,696 |
| (b) Personal Liing Trusts | 49,954 |
| (c) Employee Benefit Trusts | 14,434 |
| Total Fiduciary Accounts | 77,084 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 22,046 |
| Due to Commercial Department, Advances or Overdrafts | -74 |
| Total Liabilities | 99,056 |
| Market value-Securities deposited with State Treasurer: Court | 926 |
| Market value-Securities deposited with State Treasurer: Private | 158 |

## Landmark Bank

Established January 22, 1979

441 West Whittier Blvd., La Habra 90631 Tel: (213) 694-6537

Principal Officers: Craig Collette, President; Chris Christoffer, Senior Vice President & Cashier.

Directors: Dominick J. Addonizio, M.D., Jack Campbell, Robert N. Christensen, Craig D. Collette, Robert C. Glenn, D.D.S., William J. Herrick, John N. Kelley, Warren J. Kraft, Luther L. Lindauer, Don K. Sutton.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 11,043 |
| U. S. Treasury securities | | 204 |
| Obligations of U.S. Gov't agencies, etc. | | 4,745 |
| Obligations of States and poltical subdivisions | | 4,291 |
| Federal funds sold, etc. | | 7,545 |
| Loans (excluding unearned income) | 32,632 | |
| LESS: Reserve for possible loan losses | 311 | |
| Loans (net) | | 32,321 |
| Direct lease financing | | 1,415 |
| Bank premises, furniture and fixtures | | 2,461 |
| Other assets | | 1,150 |
| Total Assets | | 65,175 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 15,648 |
| Time and savings deposits (IPC) | | 39,500 |
| Deposits of U.S. Government | | 48 |
| Deposits of States and municipalities | | 505 |
| Certified and officers checks | | 488 |
| Total Domestic Deposits | 56,189 | |
| Demand deposits | 16,489 | |
| Time and savings deposits | 39,70 | |
| Total Domestic and Foreign Deposits | | 56,189 |
| Other liabilities for borrowed money | | 136 |
| Other liabilities | | 1,882 |
| Total Liabilities | | 58,207 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,632 |
| Surplus | 3,100 |
| Undivided profits | 236 |
| Total Equity Capital | 6,968 |
| Total Liabilities and Equity Capital | 65,175 |

Branch offices (2): Anaheim, La Habra.
Place of business: Irvine.

## Landmark Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 3,273 |
| Interest on balances with banks | 446 |
| Income on Federal funds sold | 1,130 |
| Interest and dividends on investments | 344 |
| Income from direct lease financing | 191 |
| Other operating income | 237 |
| Total operating income | 5,621 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,455 |
| Interest on deposits | 2,052 |
| Interest on Federal funds purchased and other borrowings | 71 |
| Occupancy and furniture and equipment expense | 456 |
| Provision for loan losses | 150 |
| Other operating expense | 872 |
| Total operating expense | 5,056 |
| NET OPERATING INCOME | 565 |
| Applicable income taxes | 63 |
| Income before extraordinary items | 502 |
| Extraordinary charges (credits) | |
| NET INCOME | 502 |
| Other increases (decreases) in capital | 2,533 |
| NET CHANGE IN CAPITAL | 3,035 |

## Liberty Bank

Established April 7, 1982

235 Grand Avenue, South San Francisco 94080 Tel: (415) 871-2400

Principal Officers: E.A. Martineau, President & Chief Executive OffRobert J. Hagy, Vice President and Chief Financial Officer; Bert Carli, Vice President & Loan Officer, Kathleen A. Aronson, Assistant Vice President and Corporate Secretary.

Directors: George F. Andreini, Steven M. Berman, Fred Bertetti, Sr., Rich Diodati, Leroy G. Folmer, Remo Imbimbo, Harold R. Larson, E.A. Martineau, Robert A. Pease, John R. Penna, Joseph A. Perry, Jr., Edward R. Rodondi, Marc Julian Rosenberg, Allan L. Rubens.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousads of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,059 |
| U. S. Treasury securities | | 152 |
| Obligations of U.S. Gov't agencies, etc. | | 400 |
| Corporate stock | | 123 |
| Federal funds sold, etc. | | 377 |
| Loans (excluding unearned income) | 11,046 | |
| LESS: Reserve for possible loan losses | 35 | |
| Loans (net) | | 11,011 |
| Bank premises, furniture and fixtures | | 651 |
| Other assets | | 262 |
| Total Assets | | 17,035 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,700 |
| Time and savings deposits (IPC) | | 11,325 |
| Certified and officers checks | | 157 |
| Total Domestic Deposits | 13,182 | |
| Demand deposits | 1,857 | |
| Time and saving deposits | 11,325 | |
| Total Domestic and Foreign Deposits | | 13,182 |
| Other liabilities | | 50 |
| Total Liabilities | | 13,232 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,047 |
| Surplus | 2,047 |
| Undivided profits | -291 |
| Total Equity Capital | 3,803 |
| Total Liabilities and Equity Capital | 17,035 |

## Liberty Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 369 |
| Interest on balances with banks | 108 |
| Income on Federal funds sold | 221 |
| Interest and dividends on investments | 76 |
| Other operating income | 3 |
| Total operating income | 777 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 259 |
| Interest on deposits | 336 |
| Occupancy and furniture and equipment expense | 106 |
| Provision for loan losses | 25 |
| Other operating expense | 233 |
| Total operating expense | 959 |
| NET OPERATING INCOME | -182 |
| Income before extraordinary items | -18 |
| Extraordinary charges (credits) | |
| NET INCOME | -182 |
| Other increases (decreases) in capital | 3,786 |
| NET CHANGE IN CAPITAL | 3,786 |

## Lloyds Bank California

Incorporated February 9, 1961

612 South Flower St., Los Angeles 90017 Tel: (213) 613-2000

Principal Officers: Stafford R. Grady, Chairman of the Board; Frederick W. Crawley, Vice Chairman & Chief Executive Officer; Frank E. Jones, Deputy Chief Executive Officer; Robert W. Brown, President & Chief Administrative Officer; Robert H. Cooke Senior Executive Vice President; Ronald A. Swanson, Executive Vice President and Chief Financial Officer; Joseph A. Perret, Melvin O. Redford, Howard F. Ritt, Robert W. Wilson, Executive Vice Presidents; George E. Zillgitt, Senior Vice President and Senior Trust Officer: Brian M. McDonald, Senior Vice President, Secretary & General Counsel; W. Eugene Bowmer, Senior Vice President & General Auditor; Rollin Michael, Senior Vice President & Cashier; Paul E. Adkins, Senior Vice President & Comptroller; Susan Fowler, Senior Vice President and Director of Personnel; Gene Blinde, C. Joseph Bruno, William G. Even, Alan M. Jacobs, Duane Johnson, Clifford E. Slater, Jr., Senior Vice Presidents; James Berry, Richard Davis, John Hall, Larry Layne, John McGrath, Regional Vice Presidents.

Directors: Sir Lindsay Alexander, Adam Y. Bennion, Wilson Bradley, Jr., Robert W. Brown, Frederick W. Crawley, William H. Edwards, Stafford R. Grady, Thomas E.S. Hodgson, Frank E. Jones, Norman W. Jones, Leonard Kingshott, Sir Jeremy Morse, Frank L. Paganini, T.J. Saenger, Ann Shaw, Earl S. Smittcamp, Eric Y. Whittle, William J. Zellerbach.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 216,211 |
| U. S. Treasury securities | | 43,112 |
| Obligations of U.S. Gov't agencies, etc. | | 86,896 |
| Obligations of States and political subdivisions | | 64,309 |
| Other bonds, notes, and debentures | | 7,746 |
| Federal funds sold, etc. | | 7,100 |
| Loans (excluding unearned income) | 1,794,400 | |
| LESS: Reserve for possible loan losses | 21,743 | |
| Loans (net) | | 1,772,657 |
| Direct lease financing | | 67,727 |
| Bank premise, furniture and fixtures | | 72,323 |
| Other real estate owned | | 16,297 |
| Customers' liability on acceptances outstanding | | 55,980 |
| Other assets | | 36,014 |
| Total Assets | | 2,446,372 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 500,532 |
| Time and savings deposits (IPC) | | 1,475,255 |
| Deposits of U.S. Government | | 16,811 |
| Deposits of States and municipalities | | 40,429 |
| Deposits of foreign governments | | 161 |
| Deposits of commercial banks | | 25,402 |
| Certified and officers checks | | 26,401 |
| Total Domestic Deposits | 2,084,991 | |
| Demand deposits | 567,044 | |
| Time and savings deposits | 1,517,947 | |
| Deposits in Foreign Offices | | 2,227 |
| Total Domestic and Foreign Deposits | | 2,087,218 |
| Federal funds purchased, etc. | | 48,520 |
| Other liabilities for borrowed money | | 58,274 |
| Mortgage indebtedness | | 108 |
| Acceptances executed and outstanding | | 55,980 |
| Other liabilities | | 36,253 |
| Total Liabilities | | 2,286,353 |
| Subordinated notes and debentures | | 5,860 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 18,580 |
| Surplus | | 88,000 |
| Undivided profits | | 47,579 |
| Total Equity Capital | | 154,159 |
| Total Liabilities and Equity Capital | | 2,446,372 |

Parent companies: Lloyds Bank PLC, Lloyds First Western Corporation.
Subsidiary: First Bancorp, First Western Bank Internationl Corporation, ORE, Inc.

## Lloyds Bank California —Continued

Branch offices (100): Alhambra (2), Anaheim, Arcadia, Azusa, Bakersfield, Beaumont, Bellflower, Beverly Hills, Camarillo, Castro Valley, Cerritos, Chino, City of Commerce, Compton, Corcoran, Covina, Crockett, Crows Landing, Daly City, Dublin, El Segundo, Fairfield (2), Fremont, Fresno (4), Fullerton, Garden Grove, Glendale, Greenville, Hayward, Huntington Beach, Irvine, Lafayette, La Habra, Lakewood, La Mirada, Livermore, Long Beach (2), Los Altos, Los Angeles (5), Marysville, Mission Viejo, Modesto, Newman, Newport Beach, Oakland (4), Orland, Orosi, Oroville, Pasadena (3), Patterson, Pinole, Pomona, Riverdale, Sacramento (2), San Diego, San Francisco (5), Sanger, San Jose, San Leandro (2), San Lorenzo, San Marino, San Mateo, Santa Ana (3), Santa Barbara (2), Santa Monica, Sierra Madre, South San Francisco, Stanton, Tehachapi, Temple City, Torrance, Tustin, Union City, Westminster, Woodland Hills, Nassau, Bahamas.

ATM facility: Livermore.

Places of business (2): Monterey Park, San Francisco.

## Lloyds Bank California —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 259,739 |
| Interest on balances with banks | 6,796 |
| Income on Federal funds sold | 1,443 |
| Interest and dividends on investments | 20,792 |
| Income from direct lease financing | 11,445 |
| Trust department income | 7,403 |
| Other operating income | 20,346 |
| Total operating income | 327,964 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 74,110 |
| Interest on deposits | 173,729 |
| Interest on Federal funds purchased and other borrowings | 13,071 |
| Occupancy and furniture and equipment expense | 24,848 |
| Provision for loan losses | 10,570 |
| Other operating expense | 35,087 |
| Total operating expense | 331,415 |
| NET OPERATING INCOME | -3,451 |
| Applicable income taxes | -5,640 |
| Income before extraordinary items | 2,189 |
| Net securities gains (losses) | -76 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,113 |
| Other increases (decreases) in capital | 14,000 |
| NET CHANGE IN CAPITAL | 16,113 |

## Lloyds Bank California —Continued

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 897,677 |
| (b) Stocks | 553,298 |
| (c) Real Estate Loans | 29,550 |
| (d) Other Loans | 338,736 |
| (e) Real Estate | 96,774 |
| (f) Savings and Loan, Other Thrift Deposits | 157 |
| (g) Miscellaneous | 202,378 |
| Time Deposits: | |
| (a) Own Bank | 6,630 |
| (b) Other Banks | 84,184 |
| Demand Deposits: | |
| (a) Own Bank | 7,014 |
| Local Agency Security Investments | 56,344 |
| Corporate Investments | 339,416 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 551,428 |
| Advances or Overdrafts | 1,442 |
| Total Assets | 3,165,028 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 171,063 |
| (b) Personal Living Trusts | 203,006 |
| (c) Employee Benefit Trusts | 1,787,740 |
| (d) Collective Investment Funds | 47,308 |
| (e) Less units of Collective Investment Funds | -37,826 |
| Total Fiduciary Accounts | 2,171,291 |
| Local Agency Security Accounts | 56,344 |
| Corporate Accounts | 346,114 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 589,837 |
| Due to Commercial Department, Advances or Overdrafts | 1,442 |
| Total Liabilities | 3,165,028 |
| Market value-Securities deposited with State Treasurer: Court | 626 |
| Market value-Securities deposited with State Treasurer: Private | 156 |

## Madera Valley Bank

Incorporated February 28, 1979

324 W. Yosemite Ave., Madera 93639 Tel: (209) 673-2271

Principal Officers: George L. Schmidt, President; Charles Merenda, Vice President & Cashier; Robert N. Catanesi, Vice President & Loan Officer.

Directors: A. Kenneth Bender, Richard L. Braddy, Gwen Cain, Garold Giersch, Edward Grootendorst, J. Gordon Kennedy, Elvan G. Newcomb, Raymond V. Paolucci, Truman Parker, Denis Prosperi, Kenneth B. Seibert, George L. Schmidt, Marvin Schmall.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,775 |
| U. S. Treasury securities | | 1,000 |
| Obligations of U.S. Gov't agencies, etc. | | 2,150 |
| Obligations of States and political subdivisions | | 2,232 |
| Loans (excluding unearned income) | 15,263 | |
| LESS: Reserve for possible loan losses | 61 | |
| Loans (net) | | 15,202 |
| Bank premises, furniture and fixtures | | 93 |
| Other real estate owned | | 443 |
| Other assets | | 738 |
| Total Assets | | 24,633 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,699 |
| Time and savings deposits (IPC) | | 15,072 |
| Deposits of States and municipalities | | 4,116 |
| Certified and officers checks | | 158 |
| Total Domestic Deposits | 22,045 | |
| Demand deposits | 2,859 | |
| Time and savings deposits | 19,18 | |
| Total Domestic and Foreign Deposits | | 22,045 |
| Federal funds purchased, etc. | | 124 |
| Mortgage indebtedness | | 47 |
| Other liabilities | | 379 |
| Total Liabilities | | 22,595 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,750 |
| Surplus | 63 |
| Undivided profits | 225 |
| Total Equity Capital | 2,038 |
| Total Liabilities and Equity Capital | 24,633 |

## Madera Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,969 |
| Interest on balances with banks | 2 |
| Income on Federal funds sold | 200 |
| Interest and dividends on investments | 421 |
| Other operating income | 141 |
| Total operating income | 2,733 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 355 |
| Interest on deposits | 1,468 |
| Interest on Federal funds purchased and other borrowings | 55 |
| Occupancy and furniture and equipment expense | 124 |
| Provision for loan losses | 67 |
| Other operating expense | 245 |
| Total operating expense | 2,314 |
| NET OPERATING INCOME | 419 |
| Applicable income taxes | 125 |
| Income before extraordinary items | 294 |
| Net securities gains (losses) | -33 |
| Extraordinary charges (credits) | |
| NET INCOME | 261 |
| NET CHANGE IN CAPITAL | 261 |

## Maritime Bank of California

Incorporated September 21, 1979

131 W. Anaheim St., Wilmington 90744 Tel: (213) 518-5055

Principal Officers: George Caras, Chairman of the Board; Howard B. Keck, Jr., President; Carl R. Tinder, Executive Vice President; Rihard C. Bombard, Vice President and Cashier.

Directors: Alexander Cappello, George C. Caras, Esq., Howard B. Keck, Jr., Thomas J. Pierry, Esq., Jordan M. Rhodes, M.D., Joost Van Adelsberg, M.D.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,256 |
| U. S. Treasury securities | | 299 |
| Obligations of U.S. Gov't agencies, etc. | | 900 |
| Federal funds sold, etc. | | 6,150 |
| Loans (excluding unearned income) | 14,439 | |
| LESS: Reserve for possible loan losses | 67 | |
| Loans (net) | | 14,372 |
| Bank premises, furniture and fixtures | | 1,386 |
| Other real estate owned | | 13 |
| Other assets | | 391 |
| Total Assets | | 26,767 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 12,158 |
| Time and savings deposits (IPC) | | 10,302 |
| Deposits of U.S. Government | | 132 |
| Certified and officers checks | | 451 |
| Total Domestic Deposits | 23,043 | |
| Demand deposits | 12,741 | |
| Time and savings deposits | 10,302 | |
| Total Domestic and Foreign Deposits | | 23,043 |
| Other liabilities | | 47 |
| Total Liabilities | | 23,514 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,039 |
| Surplus | 288 |
| Undivided profits | -74 |
| Total Equity Capital | 3,253 |
| Total Liabilities and Equity Capital | 26,767 |

Branch offices (2): Los Angeles (2).

## Maritime Bank of California —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,678 |
| Interest on balances with banks | 20 |
| Income on Federal funds sold | 400 |
| Interest and dividends on investments | 151 |
| Other operating income | 146 |
| Total operating income | 2,395 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 493 |
| Interest on deposits | 944 |
| Interest on Federal funds purchased and other borrowings | 21 |
| Occupancy and furniture and equipment expense | 128 |
| Provision for loan losses | 44 |
| Other operating expense | 509 |
| Total operating expense | 2,139 |
| NET OPERATING INCOME | 256 |
| Applicable income taxes | 110 |
| Income before extraordinary items | 146 |
| Extraordinary charges (credits) | |
| NET INCOME | 146 |
| Other increases (decreases) in capital | 10 |
| NET CHANGE IN CAPITAL | 156 |

# The Mechanics Bank of Richmond

Incorporated August 13, 1905

3170 Hilltop Mall Rd., Richmond 94806 Tel: (415) 222-0340

Principal Officers: E.M. Downer, III, Chairman of the Board; David Larson, President and Chief Executive Officer; W.W. Reinhard, Robert W. Snelling, Senior Vice President; Lorcan J. Bowden, Vice President and Trust Officer; William C. Pangborn, Auditor.

Directors: Warren Brown, Robert M. Daiss, Edgar W. Dale, E.M. Downer, III, Diane Daiss Felton, Elmer J. Freethy, David Larson, Adolph Markstein, William S. Oliver, Joseph Perrelli, Donald E. Pryde, W.W. Reinhard, R. Edgar Sanderson, Robert W. Snelling, Hazel Downer Thornton, Francis A. Watson, Water Wolffs.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 16,863 |
| U. S. Treasury securities | | 51,119 |
| Obligations of U.S. Gov't agencies, etc. | | 33,749 |
| Obligations of States and political subdivisions | | 55,491 |
| Federal funds sold, etc. | | 30,000 |
| Loans (excluding unearned income) | 192,069 | |
| LESS: Reserve for possible loan losses | 2,477 | |
| Loans (net) | | 189,592 |
| Direct lease financing | | 4,186 |
| Bank premises, furniture and fixtures | | 7,399 |
| Other real estate owned | | 192 |
| Other assets | | 5,090 |
| Total Assets | | 393,681 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposts (IPC) | | 59,176 |
| Time and savings deposits (IPC) | | 268,810 |
| Deposits of U.S. Government | | 445 |
| Deposits of States and municipalities | | 15,419 |
| Certified and officers checks | | 2,741 |
| Total Domestic Deposits | 346,591 | |
| Demand deposits | 64,316 | |
| Time and savings deposits | 282,275 | |
| Total Domestic and Foreign Deposits | | 346,591 |
| Federal funds purchased, etc. | | 2,650 |
| Mortgage indebtedness | | 86 |
| Other liabilities | | 4,977 |
| Total Liabilities | | 354,304 |
| Subordinated notes and debentures | | 800 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,250 |
| Surplus | 13,000 |
| Undivided profits | 21,098 |
| Reserve for continencies, etc. | 3,229 |
| Total Equity Capital | 38,577 |
| Total Liabilities and Equity Capital | 393,681 |

Branch offices (9): Albany, El Cerrito (2), El Sobrante, Pinole, Richmond (3), San Pablo.

## The Mechanics Bank of Richmond —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 22,986 |
| Income on Federal funds sold | 5,489 |
| Interest and dividends on investments | 11,117 |
| Income from direct lease financing | 919 |
| Trust department income | 508 |
| Other operating income | 1,777 |
| Total operating income | 42,796 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 7,868 |
| Interest on deposits | 24,457 |
| Interest on Federal funds purchased and other borrowings | 475 |
| Occupancy and furniture and equipment expense | 2,066 |
| Provision for loan losses | 480 |
| Other operating expense | 3,055 |
| Total operating expense | 38,401 |
| NET OPERATING INCOME | 4,395 |
| Applicable income taxes | 732 |
| Income before extraordinary items | 3,663 |
| Net securities gains (losses) | 1 |
| Extraordinary charges (credits) | |
| NET INCOME | 3,664 |
| Cash dividends paid | 720 |
| NET CHANGE IN CAPITAL | 2,944 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 17,443 |
| (b) Stocks | 41,695 |
| (c) Real Estate Loans | 2,425 |
| (d) Other Loans | 3,613 |
| (e) Real Estate | 6,936 |
| (f) Savings and Loan, Other Thrift Deposits | 2,771 |
| (g) Miscellaneous | 1,098 |
| Time Deposits: | |
| (a) Own Bank | 2,593 |
| (b) Other Banks | 1,025 |
| Demand Deposits: | |
| (a) Own Bank | 252 |
| Corporate Investments | 62 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 13,987 |
| Advances or Overdrafts | 18 |
| Total Assets | 93,918 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Truts | 11,344 |
| (b) Personal Living Trusts | 16,942 |
| (c) Employee Benefit Trusts | 53,196 |
| Total Fiduciary Accounts | 81,482 |
| Corporate Accounts | 70 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 12,348 |
| Due to Commercial Department, Advances or Overdrafts | 18 |
| Total Liabilities | 93,918 |
| Market value-Securities deposited with State Treasurer: Court | 700 |
| Market value-Securities deposited with State Treasurer: Private | 180 |

# Mercantile Bank

Incorporated August 12, 1975

455 Capitol Mall, Sacramento 95814 Tel: (916) 441-6050

Principal Officers: Robert F. Gaines, Chairman of the Board; David Alford, President; Robert C. Cook, Secretary; Lynette K. Ulrich, Cashier.

Directors: Bruce D. Brooks, Robert C. Cook, Gerard H. Davis, Jack M. Dubey, Robert F. Gaines, B.E. Giovannetti, Wesley B. Lasher, Louis A. Vismara M.D.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,468 |
| Obligations of U.S. Gov't agencies, etc. | | 1,257 |
| Federal funds sold, etc. | | 852 |
| Loans (excluding unearned income) | 4,459 | |
| LESS: Reserve for possible loan losses | 104 | |
| Loans (net) | | 4,355 |
| Bank premises, furniture and fixtures | | 309 |
| Other assets | | 159 |
| Total Assets | | 8,400 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,737 |
| Time and savings deposits (IPC) | | 3,317 |
| Deposits of States and municipalities | | 400 |
| Certified and officers checks | | 459 |
| Total Domestic Deposits | 5,913 | |
| Demand deposits | 2,196 | |
| Time and savings deposits | 3,717 | |
| Total Domestic and Foreign Deposits | | 5,913 |
| Federal funds purchased, etc. | | 575 |
| Other liabilities for borrowed money | | 38 |
| Other liabilities | | 51 |
| Total Liabilities | | 6,577 |
| Subordinated notes and debentures | | 250 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 999 |
| Surplus | 942 |
| Undivided profits | -368 |
| Total Equity Capital | 1,573 |
| Total Liabilities and Equity Capital | 8,400 |

Branch office: Sacramento.
Place of business: Woodland

## Mercantile Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 662 |
| Income on Federal funds sold | 61 |
| Interest and dividends on investments | 109 |
| Other operating income | 109 |
| Total operating income | 941 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 308 |
| Interest on deposits | 353 |
| Interest on Federal funds purchased and other borrowings | 25 |
| Occupancy and furniture and equipment expense | 117 |
| Other operating expense | 337 |
| Total operating expense | 1,140 |
| NET OPERATING INCOME | -199 |
| Income before extraordinary items | -199 |
| Net secrities gains (losses) | 48 |
| Extraordinary charges (credits) | 145 |
| NET INCOME | -6 |
| NET CHANGE IN CAPITAL | - |

## Mid-State Bank

Incorporated December 12, 1960

1026 Grand Ave., Arroyo Grande 93420 Tel: (805) 489-4293

Principal Officers: Albert L. Maguire, Chairman of the Board; Carrol R. Pruett, President; Daryl L. Flood, Senior Vice President; Raymond E. Jones, Senior Vice President and Cashier; Marvin K. Hartwig, Secretary and Treasurer.

Directors: Leo A. Brisco, Roy W. Burke, Clifford H. Clark, Daryl L. Flood, Marvin K. Hartwig, Albert L. Maguire, Carrol R. Pruett.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 22,003 |
| U. S. Treasury securities | | 7,850 |
| Obligations of U.S. Gov't agencies, etc. | | 7,699 |
| Obligations of States and political subdivisions | | 26,278 |
| Federal funds sold, etc. | | 11,900 |
| Loans (excluding unearned income) | 117,611 | |
| LESS: Reserve for possible loan losses | 1,015 | |
| Loans (net) | | 116,596 |
| Bank premises, furniture and fixtures | | 10,611 |
| Other real estate owned | | 386 |
| Other assets | | 3,701 |
| Total Assets | | 207,024 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 46,559 |
| Time and savings deposits (IPC) | | 123,334 |
| Deposits of U.S. Government | | 71 |
| Deposits of States and municipalities | | 7,864 |
| Deposits of commercial banks | | 1 |
| Certified and officers checks | | 3,148 |
| Total Domesic Deposits | 180,977 | |
| Demand deposits | 49,888 | |
| Time and savings deposits | 131,089 | |
| Total Domestic and Foreign Deposits | | 180,977 |
| Federal funds purchased, etc. | | 8 |
| Other liabilities for borrowed money | | 2,047 |
| Mortgage indebtedness | | 2,582 |
| Other liabilities | | 6,516 |
| Total Liabilities | | 192,130 |
| Subordinated notes and debentures | | 450 |
| **EQUITY CAPITAL** | | |
| Common stock | | 1,022 |
| Surplus | | 2,109 |
| Undivided profits | | 11,313 |
| Total Equity Capital | | 14,444 |
| Total Liabilities and Equity Capital | | 207,024 |

Subsidiary: MSB Properties Inc.

Branch offices (14): Atascadero, Cambria, Goleta (2), Grover City, Lompoc, Nipomo, Orcutt, Paso Robles, San Luis Obispo (2), Santa Barbara, Santa Maria (2).

## Mid-State Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 15,676 |
| Interest on balances with banks | 67 |
| Income on Federal funds sold | 53 |
| Interest and dividends on investments | 2,874 |
| Other operating income | 2,302 |
| Total operating income | 20,972 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 5,022 |
| Interest on deposits | 8,314 |
| Interest on Federal funds purchased and other borrowings | 429 |
| Occupancy and furniture and equipment expense | 1,618 |
| Provision for loan losses | 340 |
| Other operating expense | 2,215 |
| Total operating expense | 17,938 |
| NET OPERATING INCOME | 3,034 |
| Applicable income taxes | 576 |
| Income before extraordinary items | 2,458 |
| Net securities gains (losses) | -116 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,342 |
| Other increases (decreases) in capital | 7 |
| Cash dividends paid | 312 |
| NET CHANGE IN CAPITAL | 2,037 |

## Mid Valley Bank

Incorporated October 24, 1974

1201 Solano Street, Corning 96021 Tel: (916) 824-4605

Principal Officers: Hal Kalkwarf, President, Chief Executive Officer, and Treasurer; Arnold K. Miller, Vice President; Richard E. Hultgren, Secretary.

Directors: Ray Crane, James Froome, Malcolm S. Hall, Richard E. Hultgren, Lyndon G. Johnson, Hal Kalkwarf, Robert Kerstiens, C. D. McConville, Charles M. McDowell, Robert Swank, J. B. Wilbourn.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 478 |
| U. S. Treasury securities | | 1,221 |
| Obligations of U.S. Gov't agencies, etc. | | 400 |
| Obligations of States and political subdivisions | | 543 |
| Federal funds sold, etc. | | 1,900 |
| Loans (excluding unearned income) | 6,813 | |
| LESS: Reserve for possible loan losses | 38 | |
| Loans (net) | | 6,775 |
| Bank premises, furniture and fixtures | | 160 |
| Other real estate owned | | 180 |
| Other assets | | 204 |
| Total Assets | | 11,861 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,641 |
| Time and savings deposits (IPC) | | 7,886 |
| Deposits of States and municipalities | | 943 |
| Certified and officers checks | | 74 |
| Total Domestic Deposits | 10,544 | |
| Demand deposits | 1,715 | |
| Time and savings deposits | 8,829 | |
| Total Domestic and Foreign Deposits | | 10,544 |
| Other liabilities | | 138 |
| Total Liabilities | | 10,682 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 420 |
| Surplus | 346 |
| Undivided profits | 413 |
| Total Equity Capital | 1,179 |
| Total Liabilities and Equity Capital | 11,861 |

## Mid Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,006 |
| Income on Federal funds sold | 184 |
| Interest and dividends on investments | 154 |
| Other operating income | 67 |
| Total operating income | 1,411 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 244 |
| Interest on deposits | 854 |
| Occupancy and furniture and equipment expense | 44 |
| Provision for loan losses | 20 |
| Other operating expense | 131 |
| Total operating expense | 1,293 |
| NET OPERATING INCOME | 118 |
| Applicable income taxes | 33 |
| Income before extraordinary items | 85 |
| Extraordinary charges (credits) | |
| NET INCOME | 85 |
| Cash dividends paid | 39 |
| NET CHANGE IN CAPITAL | 46 |

# Mission Bank

Incorporated July 26, 1978

6814 Magnolia Ave., Riverside 92506 Tel: (714) 682-9060

Principal Officers: Robert A. Schoeffler, Chairman of the Board; Robert J. Schoeffler, President; Pamela S. Porter, Vice President & Cashier; Ronald Kolmos, Richard Mordoff, Michael Pekar, Dorothy J. Phillips, Robert J. Reichard, Vice Presidents.

Directors: Donald M. Castle, George R. Freeman, Mark C. Jennings, Robert H. Joseph, Robert A. Schoeffler, Robert J. Schoeffler, Everett L. Spriggs, Stella K. Younglove.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 581 |
| U. S. Treasury securities | | 605 |
| Federal funds sold, etc. | | 3,506 |
| Loans (excluding unearned income) | 11,733 | |
| LESS: Reserve for possible loan losses | 35 | |
| Loans (net) | | 11,698 |
| Bank premises, furniture and fixtures | | 949 |
| Other real estate owned | | 365 |
| Customers' liability on acceptances outstanding | | 43 |
| Other assets | | 288 |
| Total Assets | | 18,035 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,422 |
| Time and savings deposits (IPC) | | 9,535 |
| Certified and officers checks | | 525 |
| Total Domestic Deposits | 15,482 | |
| Demand deposits | 5,947 | |
| Time and savings deposits | 9,535 | |
| Total Domestic and Foreign Deposits | | 15,482 |
| Federal funds purchased, etc. | | 286 |
| Mortgage indebtedness | | 160 |
| Acceptances executed and outstanding | | 43 |
| Other liabilities | | 131 |
| Total Liabilities | | 16,102 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,200 |
| Surplus | 800 |
| Undivided profits | -67 |
| Total Equity Capital | 1,933 |
| Total Liabilities and Equity Capital | 18,035 |

Branch offices (2); Riverside (2).
Place of Business: Montclair.

## Mission Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,417 |
| Income on Federal funds sold | 228 |
| Interest and dividends on investments | 45 |
| Other operating income | 276 |
| Total operating income | 1,966 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 708 |
| Interest on deposits | 507 |
| Interest on Federal funds purchased and other borrowings | 33 |
| Occupancy and furniture and equipment expense | 150 |
| Provision for loan losses | 67 |
| Other operating expense | 523 |
| Total operating expense | 1,988 |
| NET OPERATING INCOME | -22 |
| Income before extraordinary items | -22 |
| Extraordinary charges (credits) | |
| NET INCOME | -22 |
| Other increases (decreases) in capital | 2 |
| NET CHANGE IN CAPITAL | -20 |

# The Mitsubishi Bank of California

Incorporated July 16, 1971

800 Wilshire Blvd., Los Angeles 90017 Tel: (213) 621-1200

Principal Officers: Satoshi Tateishi, Chairman of the Board & President; Keisuke Saito, Executive Vice President; Lawrence J. Sloane, Executive Vice President and Cashier; David P. Snow, Senior Vice President and Senior Trust Officer; Robert L. Cole, Larry C. Hancock, Kenji Kyuno, Robert Knogge, Senior Vice Presidents.

Directors: Masami Arai, Donald E. Butler, Atsuo Hirano, Harmon Jenson, Ken Inose, Robert D. Knogge, Kenji Kyuno, Donovan O'Donnell, Louie Pauletto, Ralph Paxton, Seiki Sasaki, Keisuke Saito, Lawrence L. Sloane, Ryozo Suyama, Satohi Tateishi, H. Yamada.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 38,770 |
| U. S. Treasury securities | | 5,865 |
| Obligations of U.S. Gov't agencies, etc. | | 44,775 |
| Obligations of States and political subdivisions | | 18,519 |
| Loans (excluding unearned income) | 422,366 | |
| LESS: Reserve for possible loan losses | 1,292 | |
| Loans (net) | | 421,074 |
| Direct lease financing | | 5,893 |
| Bank premises, furniture and fixtures | | 16,601 |
| Other real estate owned | | 1,790 |
| Customers' liability on acceptances outstanding | | 3,580 |
| Other assets | | 25,431 |
| Total Assets | | 582,98 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 129,373 |
| Time and savings deposits (IPC) | | 304,714 |
| Deposits of U.S. Government | | 127 |
| Deposits of States and municipalities | | 34,343 |
| Deposits of commercial banks | | 28,939 |
| Certified and officers checks | | 6,261 |
| Total Domestic Deposits | 503,757 | |
| Demand deposits | 137,996 | |
| Time and savings deposits | 365,761 | |
| Total Domestic and Foreign Deposits | | 503,757 |
| Federal funds purchased, etc. | | 1,085 |
| Other liabilities for borrowed money | | 2,544 |
| Mortgage indebtedness | | 5,575 |
| Acceptances executed and outstanding | | 3,580 |
| Other liabilities | | 8,867 |
| Total Liabilities | | 525,408 |
| Subordinated notes and debentures | | 6,800 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 21,500 |
| Surplus | 24,216 |
| Undivided profits | 4,374 |
| Total Equity Capital | 50,090 |
| Total Liabilities and Equity Capital | 582,298 |

Parent company; The Mitsubishi Bank, Ltd., Tokyo, Japan.

Branch offices (23): Carlsbad, Chula Vista, City of Industry, Escondido (2), Gardena, Garden Grove, Irvine, La Habra, La Mirada, Los Angeles, Mission Viejo, Placentia, Poway, Ramona, San Diego (4), San Francisco, San Jose, San Marcos, West Covina.

Place of business: Cerritos.

## The Mitsubishi Bank of California —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 48,298 |
| Interest on balances with banks | 2 |
| Income on Federal funds sold | 1,962 |
| Interest and dividends on investments | 5,926 |
| Income from direct lease financing | 256 |
| Trust department income | 416 |
| Other operating income | 4,212 |
| Total operating income | 61,072 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 14,584 |
| Interest on deposits | 31,787 |
| Interest on Federal funds purchased and other borrowings | 1,124 |
| Occupancy and furniture and equipment expense | 6,348 |
| Provision for lon losses | 782 |
| Other operating expense | 8,114 |
| Total operating expense | 62,739 |
| NET OPERATING INCOME | -1,667 |
| Applicable income taxes | -1,275 |
| Income before extraordinary items | -392 |
| Net securities gains (losses) | 37 |
| Extraordinary charges (credits) | |
| NET INCOME | -355 |
| NET CHANGE IN CAPITAL | -355 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 3,505 |
| (b) Stocks | 915 |
| (c) Real Estate Loans | 50 |
| (d) Other Loans | 98 |
| (g) Miscellaneous | 554 |
| Time Deposits: | |
| (a) Own Bank | 2,714 |
| (b) Other Banks | 95,315 |
| Demand Deposits: | |
| (a) Own Bank | 7,180 |
| (b) Other Banks | 13,603 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 979,989 |
| Total Assets | 1,101,923 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 218 |
| (b) Personal Living Trusts | 1,065 |
| (c) Employee Benefit Trusts | 4,435 |
| (d) Collective Investment Funds | 607 |
| (e) Less units of Collective Investment Funds | -607 |
| Total Fiduciary Accounts | 5,718 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 1,098,205 |
| Total Liabilities | 1,103,923 |
| Market value-Securities deposited with State Treasurer: Court | 118 |
| Market value-Securities deposited with State Treasurer: Private | 117 |

# Mitsui Manufacturers Bank

Incorporated June 26, 1962

135 E. 9th St., Los Angeles 90015 Tel: (213) 688-8100

Principal Officers: Yasushi Kaneko, Chairman of the Board; Akira Shimuzu, Deputy Chairman; Leonard Weil, President and Chief Executive Officer; Tsuneo Ikeda, Senior Execuitve Vice President; Masaaki Ichinose, Samuel I. Simons, Executive Vice Presidents; L.A. Sims, Senior Vice President and Cashier; Ryuji Henmi, Senior Vice President; P.A. Robinson, Vice President and Auditor; Jay M. Davis, Secretary and General Manager.

Directors: George Arkin, Charles D. Baillie, Keith W. Colburn, Robert E. Getz, Claude O. Goldsmith, Lee Graff, John Hartwell, Irwin L. Heash, Ryuji Henmi, Masaaki Ichinose, Tsuneo Ikeda, Yasushi Kaneko, James E. Kenney, John F. Kimberling, Taizo Nakamura, Akira Shimizu, Samuel I. Simons, Leonard Weil.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 91,544 |
| U. S. Treasury securities | | 309,097 |
| Obligations of U.S. Gov't agencies, etc. | | 12,631 |
| Obligations of States and political subdivisions | | 77,351 |
| Other bonds, notes, and debentures | | 3,607 |
| Corporate stock | | 5 |
| Trading account securities | | 1,770 |
| Federal funds sold, etc. | | 103,480 |
| Loans (excluding unearned income) | 978,736 | |
| LESS: Reserve for possible loan losses | 10,168 | |
| Loans (net) | | 968,568 |
| Direct lease financing | | 37,708 |
| Bank premises, furniture and fixtures | | 24,674 |
| Other real estate owned | | 13,631 |
| Customers' liability on acceptances outstanding | | 28,225 |
| Other assets | | 25,246 |
| Total Assets | | 1,697,537 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 260,234 |
| Time and savings deposits (IPC) | | 1,064,780 |
| Deposits of U.S. Government | | 18,419 |
| Deposits of States and municipalities | | 95,491 |
| Deposits of commercial banks | | 41,804 |
| Certified and officers checks | | 15,055 |
| Total Domestic Deposits | 1,495,783 | |
| Demand deposits | 288,334 | |
| Time and savings deposits | 1,207,449 | |
| Total Domestic and Foreign Deposits | | 1,495,783 |
| Federal funds purchased, etc. | | 28,579 |
| Other liabilities for borrowed money | | 10,128 |
| Mortgage indebtedness | | 1,597 |
| Acceptances executed and outstanding | | 28,225 |
| Other liabilities | | 23,047 |
| Total Liabilities | | 1,587,359 |
| Subordinated notes and debentures | | 10,000 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 12,175 |
| Surplus | 49,743 |
| Undivided profits | 38,260 |
| Total Equity Capital | 100,178 |
| Total Liabilities and Equity Capital | 1,697,537 |

Parent company: The Mitsui Bank Limited, Tokyo Japan.
Subsidiary: M. B. Leasing Corporation.
Branchoffices (11): Beverly Hills, Encino, Hollywood, Los Angeles (3), Newport Beach, San Diego, San Francisco, Van Nuys, Woodland Hills.
Extension of banking office: Los Angeles.

## Mitsui Manufacturers Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 148,889 |
| Interest on balances with banks | 108 |
| Income on Federal funds sold | 5,287 |
| Interest and dividends on investments | 37,042 |
| Income from direct lease financing | -2,192 |
| Other operating income | 8,798 |
| Total operating income | 197,932 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 20,634 |
| Interest on deposits | 135,405 |
| Interest on Federal funds purchased and other borrowings | 7,380 |
| Occupancy and furniture and equipment expense | 6,720 |
| Provision for loan losses | 14,000 |
| Other operating expense | 16,930 |
| Total operating expense | 201,069 |
| NET OPERATING INCOME | -3,137 |
| Applicable income taxes | -8,446 |
| Income before extraordinary items | 5,309 |
| Net securities gains (losses) | 3,911 |
| Extraordinary charges (credits) | |
| NET INCOME | 9,220 |
| NET CHANGE IN CAPITAL | 9,220 |

## Modesto Banking Company

Incorporated June 9, 1978

**1120 - 11th Street, Modesto 95354** **Tel: (209) 577-5151**

Principal Officers: Hal W. Sconyers, President; G. Thomas Wright, First Vice President & Credit Administrator; Jeffrey P. Burda, Vice President & Chief Financial Administrator Gail D. Carbiener, Vice President & Operations Administrator.

Directors: Caleb N. Alldrin, Steve M. Angelo, Hugh P. Barton, Clarkson B. Bradford, Jr., James R. Clarke, George S. Gagos, Nicoll F. Galbraith, John D. Hynes, Hal W. Sconyers, Jack A. Ulrich.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,062 |
| U S. Treasury securities | | 6,050 |
| Obligations of U.S. Gov't agencies, etc. | | 4,080 |
| Obligations of States and political subdivisions | | 1,530 |
| Other bonds, notes, and debentures | | 1,439 |
| Loans (excluding unearned income) | 37,348 | |
| LESS: Reserve for possible loan losses | 307 | |
| Loans (net) | | 37,041 |
| Direct lease financing | | 101 |
| Bank premises, furniture and fixtures | | 1,951 |
| Other real estate owned | | 2,267 |
| Other assets | | 952 |
| Total Assets | | 58,473 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 9,482 |
| Time and savings deposits (IPC) | | 39,884 |
| Deposits of States and municipalities | | 3,100 |
| Certified and officers checks | | 493 |
| Total Domestic Deposits | 52,959 | |
| Demand deposits | 9,975 | |
| Time and savings deposits | 42,984 | |
| Total Domestic and Foreign Deposits | | 52,959 |
| Federal funds purchased, etc. | | 300 |
| Other liabilities for borrowed money | | 57 |
| Mortgage indebtedness | | 95 |
| Other liabilities | | 686 |
| Total Liabilities | | 54,097 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,105 |
| Surplus | 1,318 |
| Undivided profits | 953 |
| Total Equity Capital | 4,376 |
| Total Liabilities and Equity Capital | 58,473 |

Parent Company: MBC Corporation.
Branch office: Modesto.
Extension of banking office: Modesto.

## Modesto Banking Company —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 5,435 |
| Income on Federal funds sold | 346 |
| Interest and dividends on investments | 1,356 |
| Income from direct lease financing | 10 |
| Trust department income | 19 |
| Other operating income | 315 |
| Total operating income | 7,481 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,235 |
| Interest on deposits | 4,046 |
| Interest on Federal funds purchased and other borrowings | 208 |
| Occupancy and furniture and equipment expense | 348 |
| Provision for loan losses | 863 |
| Other operating expense | 77 |
| Total operating expense | 7,476 |
| NET OPERATING INCOME | 5 |
| Applicable income taxes | -153 |
| Income before extraordinary items | 158 |
| Net securities gains (losses) | 76 |
| Extraordinary charges (credits) | |
| NET INCOME | 234 |
| Other increases (decreases) in capital | 101 |
| Cash dividends paid | 169 |
| NET CHANGE IN CAPITAL | 166 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 28 |
| (b) Stocks | 304 |
| (c) Real Estate Loans | 425 |
| (d) Other Loans | 792 |
| (f) Savings and Loan, Other Thrift Deposits | 126 |
| (g) Miscellaneous | 1,750 |
| Time Deposits: | |
| (a) Own Bank | 3,003 |
| Demand Deposits: | |
| Corporate Investments | 93 |
| Total Assets | 6,521 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (c) Employee Benefit Trusts | 6,428 |
| Total Fiduciary Accounts | 6,428 |
| Corporate Accounts | 93 |
| Total Liabilities | 6,521 |
| Market value-Securities deposited with State Treasurer: Court | 126 |
| Market value-Securities deposited with State Treasurer: Private | 126 |

## Monarch Bank

Incorporated October 3, 1979

30000 Town Center Dr., Laguna Niguel 92677 Tel: (714) 495-3300

Principal Officers: Thomas L. Lowe, Chairman of the Board; Michael H. Pollock, President & Chief Executive Officer; Donald R. Fontaine, Senior Vice President & Chief Financial Officer; Bruce W. Tunell, Executive Vice President.

Directors: Raymond Cox, Ellison L. Hazard, Thomas L. Lowe, Everett L. Mangam, William W. McKinley, William R. Redmond, Michael H. Pollock, Harold Smith, Robert Warner, Thomas H. Thornton.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 2,952 |
| Obligations ofU.S. Gov't agencies, etc. | | 2,415 |
| Federal funds sold, etc. | | 1,700 |
| Loans (excluding unearned income) | 42,751 | |
| LESS: Reserve for possible loan losses | 379 | |
| Loans (net) | | 42,372 |
| Direct lease financing | | 946 |
| Bank premises, furniture and fixtures | | 1,134 |
| Other real estate owned | | 1,108 |
| Other assets | | 7,832 |
| Total Assets | | 60,459 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 8,076 |
| Time and savings deposits (IPC) | | 43,515 |
| Deposits of U.S. Government | | 34 |
| Deposits of States and municipalities | | 2,589 |
| Certified and officers checks | | 2,207 |
| Total Domestic Deposits | 56,421 | |
| Demand deposits | 10,317 | |
| Time and savings deposits | 46,104 | |
| Total Domestic and Foreign Deposits | | 56,421 |
| Acceptances executed and outstanding | | 751 |
| Total Liabilities | | 57,172 |
| **EQUITY CAPITAL** | | |
| Common stock | | 2,506 |
| Undivided profits | | 781 |
| Total Equity Capital | | 3,287 |
| Total Liabilities and Equity Capital | | 60,459 |

## Monarch Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,697 |
| Interest on balances with banks | 20 |
| Income on Federal funds sold | 228 |
| Interest and dividends on investments | 352 |
| Income from direct lease financing | 32 |
| Other operating income | 331 |
| Total operating income | 3,660 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 690 |
| Interest on deposits | 1,380 |
| Interest on Federal funds purchased and other borrowings | 57 |
| Occupancy and furniture and equipment expense | 224 |
| Provision for loan losses | 118 |
| Other operating expense | 73 |
| Total operating expense | 3,200 |
| NET OPERATING INCOME | 460 |
| Applicable income taxes | 144 |
| Income before extraordinary items | 316 |
| Extraordinary charges (credits) | |
| NET INCOME | 316 |
| Other increases (decreases) in capital | 6 |
| Cash dividends paid | 2 |
| NET CHANGE IN CAPITAL | 320 |

## Monterey County Bank

Incorporated August 30, 1976

**620 Abrego St., Monterey 93940** **Tel: (408) 649-4600**

Principal Officers: Milton G. Fossum, President & Chief Executive Officer; Bernie R. Sanfilippo, Executive Vice President & Cashier; Donald Weisner, Vice President; Susan B. Smith, Administrative Officer; Bert Messenger, Assistant Vice President & Loan Officer; Angelea Tarentino, Assistant Vice President & Operations Officer.

Directors: Robert Adams, M.D., Robert A. Beach, M.D., Peter J. Coniglio, Richard A. Falge, Fredrick S. Farr, Milton G. Fossum, George Kodama, Bernie R. Sanfilippo, James Wester.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thouands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 1,472 |
| Obligations of U.S. Gov't agencies, etc. | | 3,116 |
| Loans (excluding unearned income) | 15,895 | |
| LESS: Reserve for possible loan losses | 114 | |
| Loans (net) | | 15,781 |
| Bank premises, furniture and fixtures | | 2,948 |
| Other real estate owned | | 175 |
| Other assets | | 337 |
| Total Assets | | 23,829 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 5,111 |
| Time and savings deposits (IPC) | | 14,924 |
| Deposits of States and municipalities | | 400 |
| Certified and officers checks | | 138 |
| Total Domestic Deposits | 20,573 | |
| Demand deposits | 5,249 | |
| Time and savings deposits | 15,324 | |
| Total Domestic and Foreign Deposits | | 20,573 |
| Federal funds purchased, etc. | | 538 |
| Other liabilities | | 169 |
| Total Liabilities | | 21,280 |
| **EQUITY CAPITAL** | | |
| Common stock | | 1,473 |
| Surplus | | 1,294 |
| Undivided profits | | -218 |
| Total Equity Capital | | 2,549 |
| Total Liabilities and Equity Capital | | 23,829 |

Branch offices (2): Carmel Rancho, Salinas.

## Monterey County Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,894 |
| Income on Federal funds sold | 50 |
| Interest and dividends on investments | 312 |
| Other operating income | 261 |
| Total operating income | 2,517 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 734 |
| Interest on deposits | 869 |
| Interest on Federal funds purchased and other borrowings | 211 |
| Occupancy and furniture and equipment expense | 154 |
| Provision for loan losses | 99 |
| Other operating expense | 471 |
| Total operating expense | 2,538 |
| NET OPERATING INCOME | -21 |
| Income before extraordinary items | -21 |
| Net securities gains (losses) | 59 |
| Extraordinary charges (credits) | |
| NET INCOME | 38 |
| Other increases (decreases) in capital | 107 |
| NET CHANGE IN CAPITAL | 145 |

# Napa Valley Bank

Incorporated February 17, 1970

Trancas & Big Ranch Road, Napa 94558 Tel: (707) 255-8300

Principal Officers: William P. Brooks, Chairman of the Board; R. Dale Kirkpatrick, President; Frank A. Rowley, Senior Vice President, R.D. Easter, Vice President & Chief Financial Officer; Robert H. Zeller, Secretary.

Directors: William P. Brooks, R. Dale Kirkpatrick, James A. Maggetti, Dwight H. Murray, Jr., M.D., John A. Nemes, Earl Randol, Robert H. Zeller.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 19,780 |
| U. S. Treasury securities | | 607 |
| Obligations of U.S. Gov't agencies, etc. | | 6,507 |
| Obligations of States and political subdivisions | | 7,483 |
| Other bonds, notes, and debentures | | 200 |
| Federal funds sold, etc. | | 15,000 |
| Loans (excluding unearned income) | 71,041 | |
| LESS: Reserve for possible loan losses | 715 | |
| Loans (net) | | 70,326 |
| Direct lease financing | | 1,096 |
| Bank premises, furniture and fixtures | | 4,895 |
| Other real estate owned | | 46 |
| Other assets | | 2,343 |
| Total Assets | | 128,283 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 21,773 |
| Time and savings deposits (IPC) | | 95,658 |
| Deposits of U.S. Government | | 206 |
| Deposits of States and municipalities | | 2,008 |
| Certified and officers checks | | 1,266 |
| Total Domestic Deposits | 120,911 | |
| Demand deposits | 23,508 | |
| Time and savings deposits | 97,403 | |
| Total Domestic and Foreign Deposits | | 120,911 |
| Other liabilities | | 1,120 |
| Total Liabilities | | 122,031 |
| Subordinated notes and debentures | | 900 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 806 |
| Surplus | 2,367 |
| Undivided profits | 2,179 |
| Total Equity Capital | 5,352 |
| Total Liabilities and Equity Capital | 128,283 |

Branch offices (5): American Canyon, Calistoga, Napa, St. Helena, Yountville.

## Napa Valley Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 8,823 |
| Interest on balances with banks | 541 |
| Income on Federal funds sold | 578 |
| Interest and dividends on investments | 936 |
| Income from direct lease financing | 19 |
| Other operating income | 875 |
| Total operating income | 11,772 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 2,592 |
| Interest on deposits | 5,467 |
| Interest on Federal funds purchased and other borrowings | 58 |
| Occupancy and furniture and equipment expense | 825 |
| Provision for loan losses | 221 |
| Other operating expense | 1,076 |
| Total operating expense | 10,239 |
| NET OPERATING INCOME | 1,533 |
| Applicable income taxes | 407 |
| Income before extraordinary items | 1,126 |
| Net securities gains (losses) | -117 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,009 |
| Cash dividends paid | 213 |
| NET CHANGE IN CAPITAL | 796 |

## North County Bank

Incorporated December 28, 1973

444 S. Escondido Blvd., Escondido 92025 Tel: (619) 743-2200

Principal Officers: James M. Gregg, President; Jennifer L. Mees, Senior Vice President and Cashier.

Directors: G. Bruce Dunn, D. Monte Green, James M. Gregg, Eric D. Kroesche, Jack Port, John C. Raymond, Bob L. Shuster, Clarence R. Smith, Raymond V. Stone, Jr., Burnet F. Wohlford. .

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 7,035 |
| U. S. Treasury securities | | 452 |
| Obligations of U.S. Gov't agencies, etc. | | 2,404 |
| Obligations of States and political subdivisions | | 1262 |
| Federal funds sold, etc. | | 3,250 |
| Loans (excluding unearned income) | 21,910 | |
| LESS: Reserve for possible loan losses | 136 | |
| Loans (net) | | 21,774 |
| Bank premises, furniture and fixtures | | 2,131 |
| Other real estate owned | | 194 |
| Investments in unconsolidated subsidiaries | | 220 |
| Other assets | | 436 |
| Total Assets | | 39,158 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 15,165 |
| Time and savings deposits (IPC) | | 18,421 |
| Deposits of States and municipalities | | 1,511 |
| Certified and officers checks | | 651 |
| Total Domestic Deposits | 35,749 | |
| Demand deposits | 15,828 | |
| Time and savings deposits | 19,921 | |
| Total Domestic and Foreign Deposits | | 35,749 |
| Mortgage indebtedness | | 579 |
| Other liabilities | | 322 |
| Total Liabilities | | 36,650 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,378 |
| Surplus | 794 |
| Undivided profits | 336 |
| Total Equity Capital | 2,508 |
| Total Liabilities and Equity Capital | 39,158 |

Parent company: North County Bancorp.
Subsidiary: NCB Mortgage Company.
Branch offices (2): Escondido, San Marco

## North County Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,034 |
| Income on Federal funds sold | 180 |
| Interest and dividends on investments | 367 |
| Other operating income | 575 |
| Total operating income | 4,156 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,146 |
| Interest on deposits | 1,318 |
| Interest on Federal funds purchased and other borrowings | 13 |
| Occupancy and furniture and equipment expense | 422 |
| Provision for loan losses | 70 |
| Other operating expense | 790 |
| Total operating expense | 3,759 |
| NET OPERATING INCOME | 397 |
| Applicable income taxes | 129 |
| Income before extraordinary items | 268 |
| Extraordinary charges (credits) | |
| NET INCOME | 268 |
| Cash dividends paid | 502 |
| NET CHANGE IN CAPITAL | -234 |

## North Valley Bank

Incorporated September 19, 1972

1327 South St., Redding 96001 Tel: (916) 243-8600

Principal Officers: Rudy V. Balma, Chairman of the Board; Herbert F. Mueller, President; Stanley V. Florence, Executive Vice President; Larry Sawyer, Vice President & Senior Operations Officer; Gary E. Bossuot, Vice President & Chief Financial Officer; C. Leo Coleman, Jr., Director of Human Resources; J.M. Wells, Jr., Secretary.

Directors: Jack Alward, W. Jaxon Baker, Rudy V. Balma, Earl B. Bibbens, James G. Campbell, Raymond V. Darby, C.J. Ferreira, Walter E. Glass, Alan T. Hill, William H. McDaniel, Cigo Mazzini, Bill G. Minton, Herb F. Mueller, E.H. Ochinero, ohn Perez, Kelly V. Pierce, Richard Smart, J.M. Wells, Jr.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 7,776 |
| U. S. Treasury securities | | 4,006 |
| Obligations of U.S. Gov't agencies, etc. | | 3,669 |
| Obligations of States and political subdivisions | | 2,193 |
| Federal funds sold, etc. | | 1,800 |
| Loans (excluding unearned income) | 60,371 | |
| LESS: Reserve for possible loan losses | 550 | |
| Loans (net) | | 59,821 |
| Bank premises, furniture and fixtures | | 4,419 |
| Other real estate owned | | 275 |
| Other assets | | 3,120 |
| Total Assets | | 87,079 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposts (IPC) | | 19,794 |
| Time and savings deposits (IPC) | | 57,377 |
| Deposits of U.S. Government | | 37 |
| Deposits of States and municipalities | | 1,356 |
| Deposits of commercial banks | | 35 |
| Certified and officers checks | | 652 |
| Total Domestic Deposits | 79,251 | |
| Demand deposits | 20,688 | |
| Time and savings deposits | 58,563 | |
| Total Domestic and Foreign Deposits | | 79,251 |
| Federal funds purchased, etc. | | 559 |
| Mortgage indebtedness | | 161 |
| Other liabilities | | 1,561 |
| Total Liabilities | | 81,532 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,121 |
| Surplus | 2,274 |
| Undivided profits | 2,152 |
| Total Equity Capital | 5,547 |
| Total Liabilities and Equity Capital | 87,079 |

Parent company: North Valley Bancorp.
Branch offices (8): Anderson, Central Valley, Hayfork, Mt. Shasta, Red Bluff, Redding(2), Weaverville.
Extension of banking office: Redding.

## North Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 7,049 |
| Income on Federal funds sold | 474 |
| Interest and dividends on investments | 822 |
| Other operating income | 704 |
| Total operating income | 9,049 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 2,069 |
| Interest on deposits | 3,725 |
| Interest on Federal funds purchased and other borrowings | 286 |
| Occupancy and furniture and equipment expense | 571 |
| Provision for loan losses | 462 |
| Other operating expense | 1,389 |
| Total operating expense | 8,502 |
| NET OPERATING INCOME | 547 |
| Applicable income taxes | 76 |
| Income before extraordinary items | 471 |
| Net securities gains (losses) | 17 |
| Extraordinary charges (credits) | |
| NET INCOME | 488 |
| Cash dividends paid | 216 |
| NET CHANGE IN CAPITAL | 272 |

# Oceanic Bank

Incorporated December 1, 1980

681 Market Street, San Francisco 94105 Tel: (415) 546-1690

Principal Officers: Louis J. Mulkern, President; L.L. Tancuan, Jr., Executive Vice President; Douglas J.R. Smith, Vice President & Senior Credit Officer; James M.S. Chiang, Assistant Vice President & Controller; Estrella Uy, Assistant Vice President & Cashier; James E. Basuino, Operations Manager; Susan Chan McCarthy, Secretary.

Directors: Frank W.K. Chan, Romeo Y. Co, Willy S. Co, Susan Chan McCarthy, Louis J. Mulkern, Herbert W. Natzke, Paul A. O'Leary, Mariano C. Tanenglian.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,773 |
| Federal funds sold, etc. | | 820 |
| Loans (excluding unearned income) | 5,950 | |
| LESS: Reserve for possible loan losses | 145 | |
| Loans (net) | | 5,805 |
| Bank premises, furniture and fixtures | | 118 |
| Customers' liability on acceptances outstanding | | 2,150 |
| Other assets | | 294 |
| Total Assets | | 17,960 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 356 |
| Time and savings deposits (IPC) | | 4,891 |
| Deposits of commercial banks | | 4 |
| Certified and officers checks | | 42 |
| Total Domestic Deposits | 5,293 | |
| Demand deposits | 402 | |
| Time and savings deposits | 4,891 | |
| Total Domestic and Foreign Deposits | | 5,293 |
| Acceptances executed and outstanding | | 2,150 |
| Other liabilities | | 31 |
| Total Liabilities | | 7,474 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 10,000 |
| Undivided profits | 486 |
| Total Equity Capital | 10,486 |
| Total Liabilities and Equity Capital | 17,960 |

Parent company: Allied Banking Corporation.

## Oceanic Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,402 |
| Interest on balances with banks | 231 |
| Income on Federal funds sold | 177 |
| Other operating income | 57 |
| Total operating income | 1,867 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 446 |
| Interest on deposits | 162 |
| Interest on Federal funds purchased and other borrowings | 13 |
| Occupancy and furniture and equipment expense | 88 |
| Provision for loan losses | 31 |
| Other operating expense | 280 |
| Total operating expense | 1,020 |
| NET OPERATING INCOME | 847 |
| Applicable income taxes | 455 |
| Income before extraordinary items | 392 |
| Extraordinary charges (credits) | |
| NET INCOME | 392 |
| Other increases (decreases) in capital | -51 |
| NET CHANGE IN CAPITAL | 341 |

## Ojai Valley State Bank

Incorporated July 26, 1972

1207 Maricopa Road, Ojai 93023 Tel: (805) 646-0111

Principal Officers: John R. Reynolds, President; Thomas L. Farmer, Executive Vice President; Shari Skiner, Vice President & Cashier.

Directors: I. Sam Cheng, Thomas L. Farmer, T.E. Gan, T.H. Gan, M.D., Richard Mulvania, M.D., Bie Chuan Ong, Alan Rains, John Reynolds.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 1,014 |
| U. S. Treasury securities | | 281 |
| Obligations of U.S. Gov't agencies, etc. | | 462 |
| Federal funds sold, etc. | | 1,310 |
| Loans (excluding unearned income) | 6,209 | |
| LESS: Reserve for possible loan losses | 64 | |
| Loans (net) | | 6,145 |
| Bank premises, furniture and fixtures | | 336 |
| Other assets | | 324 |
| Total Assets | | 9,872 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 2,462 |
| Time and savings deposits (IPC) | | 6,025 |
| Deposits of States and municipalities | | 100 |
| Certified and officers checks | | 240 |
| Total Domestic Deposits | 8,827 | |
| Demand deposits | 2,702 | |
| Time and savings deposits | 6,125 | |
| Total Domestic and Foreign Deposits | | 8,827 |
| Other liabilities | | 23 |
| Total Liabilities | | 8,850 |
| **EQUITY CAPITAL** | | |
| Common stock | | 275 |
| Surplus | | 614 |
| Undivided profits | | 133 |
| Total Equity Capital | | 1,022 |
| Total Liabilities and Equity Capital | | 9,872 |

ATM facility: Ojai.

## Ojai Valley State Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 947 |
| Income on federal funds sold | 90 |
| Interest and dividends on investments | 91 |
| Other operating income | 116 |
| Total operating income | 1,244 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 350 |
| Interest on deposits | 418 |
| Occupancy and furniture and equipment expense | 137 |
| Provision for loan losses | 36 |
| Other operating expense | 251 |
| Total operating expense | 1,192 |
| NET OPERATING INCOME | 52 |
| Applicable income taxes | -5 |
| Income before extraordinary items | 57 |
| Extraordinary charges (credits) | |
| NET INCOME | 57 |
| NET CHANGE IN CAPITAL | 57 |

## Orange City Bank

Incorporated January 23, 1976

2730 E. Chapman Ave., Orange 92669 Tel: (714) 771-3300

Principal Officers: Jack Wauchope, Chairman of the Board and Chief Executive Officer; Ian V. MacCready, Senior Vice President & Deposit Administrator; Cheresse N. Smoot, Senior Vice President & Cashier.

Directors: Craig P. Brown, Carl Colombo, Brown, Robert M. Dahlbo, Harry L. Fahnestock, Thomas E. Frank, James C. Harris, J.S. Johnson, Ian MacCready, Harry S. Voegelin, Jack C. Wauchope.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,214 |
| U. S. Treasury securities | | 817 |
| Obligations of U.S. Gov't agencies, etc. | | 830 |
| Obligations of States and political subdivisions | | 37 |
| Federal funds sold, etc. | | 5,675 |
| Loans (excluding unearned income) | 34,627 | |
| LESS: Reserve for possible loan losses | 346 | |
| Loans (net) | | 34,281 |
| Direct lease financing | | 409 |
| Bank premises, furniture and fixtures | | 3,142 |
| Other real estate owned | | 1,750 |
| Other assets | | 782 |
| Total Assets | | 53,937 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 18,637 |
| Time and savings deposits (IPC) | | 27,671 |
| Deposits of U.S. Government | | 111 |
| Deposits of States and municipalities | | 1,800 |
| Certified and officers checks | | 616 |
| Total Domestic Deposits | 48,835 | |
| Demand deposits | 19,364 | |
| Time and savings deposits | 29,471 | |
| Total Domestic and Foreign Deposits | | 48,835 |
| Federal funds purchased, etc. | | 930 |
| Other liabilities for borrowed money | | 80 |
| Mortgage indebtedness | | 284 |
| Other liabilities | | 594 |
| Total Liabilities | | 50,723 |
| Subordinated notes and debentures | | 510 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 950 |
| Surplus | 583 |
| Undivided profits | 1,171 |
| Total Equity Capital | 2,704 |
| Total Liabilities and Equity Capital | 53,937 |

Branch offices(2): Huntington Beach, Newport Beach.

## Orange City Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 5,184 |
| Income on Federal funds sold | 187 |
| Interest and dividends on investments | 199 |
| Income from direct lease financing | 18 |
| Other operating income | 387 |
| Total operating income | 5,975 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,479 |
| Interest on deposits | 2,651 |
| Interest on Federal funds purchased and other borrowings | 163 |
| Occupancy and furniture and equipment expense | 441 |
| Provision for loan losses | 150 |
| Other operating expense | 1,023 |
| Total operating expense | 5,97 |
| NET OPERATING INCOME | 68 |
| Applicable income taxes | -33 |
| Income before extraordinary items | 101 |
| Extraordinary charges (credits) | |
| NET INCOME | 101 |
| NET CHANGE IN CAPITAL | 101 |

## Overland Bank

Incorporated August 26, 1982

27715 Jefferson Avenue, Temecula 92390 Tel: (714) 676-6700

Principal officers: Allan R. McDonald, President & Chief Executive Officer; Paul R. Humbert, Vice President & Cashier; Melvin L. Kouba, Vice President.

Directors: Norman W. Achen, Frank E. Freeman, John C. Hoover, Allan C. Hudson, Leland E. Mekeel, Dr. Willard D. Ommert, Margaret D. Penfold, Leo E. Roripaugh, Daniel L. Stephenson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 630 |
| U. S. Treasury securities | | 1,289 |
| Obligations of U.S. Gov't agencies, etc. | | 1,099 |
| Federal funds sold, etc. | | 3,400 |
| Loans (excluding unearned income) | 5,365 | |
| LESS: Reserve for possible loan losses | 3 | |
| Loans (net) | | 5,362 |
| Bank premises, furniture and fixtures | | 283 |
| Other assets | | 105 |
| Total Assets | | 12,168 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,347 |
| Time and savings deposits (IPC) | | 8,621 |
| Deposits of U.S. Government | | 62 |
| Deposits of States and municipalities | | 100 |
| Certified and officers checks | | 359 |
| Total Domestic Deposits | 10,489 | |
| Demand deposits | 1,768 | |
| Time and savings deposits | 8,721 | |
| Total Domestic and Foreign Deposits | | 10,489 |
| Other liabilities | | 37 |
| Total Liabilities | | 10,526 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,983 |
| Undivided profits | -341 |
| Total Equity Capital | 1,642 |
| Total Liabilities and Equity Capital | 12,168 |

## Overland Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 41 |
| Interest on balances with banks | 9 |
| Income on Federal funds sold | 69 |
| Interest and dividends on investments | 10 |
| Other operating income | 3 |
| Total operating income | 132 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 91 |
| Interest on deposits | 53 |
| Interest on Federal funds purchased and other borrowings | 1 |
| Occupancy and furniture and equipment expense | 30 |
| Other operating expense | 215 |
| Total operating expense | 390 |
| NET OPERATING INCOME | -258 |
| Income before extraordnary items | -258 |
| Extraordinary charges (credits) | |
| NET INCOME | -258 |
| Other increases (decreases) in capital | 1,983 |
| NET CHANGE IN CAPITAL | 1,725 |

## Pacific Heritage Bank

Incorporated May 6, 1980

3440 Torrance Boulevard, Torrance 90503 Tel: (213) 540-3060

Principal Officers: Bret A. Swartz, President & Chief Executive Officer; Gary E. Stock, Executive Vice President; Patricia J. Separa, Senior Vice President, Cashier; Thomas N. Okamara, Vice President and Senior Loan Officer.

Directors: Douglas Allen, Masao Awakuni, Carol Boots, Kenneth Hayashi, Edwin Hiroto, Kenji Ishizaki, Vincent Okamoto, Bret Swartz, George Ward, Fumiko Wasserman.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,476 |
| U. S. Treasury securities | | 545 |
| Obligations of U.S. Gov't agencies, etc. | | 3,265 |
| Corporate stock | | 106 |
| Federal funds sold, etc. | | 1,955 |
| Loans (excluding unearned income) | 12,618 | |
| LESS: Reserve for possible loan losses | 57 | |
| Loans (net) | | 12,561 |
| Bank premises, furniture and fixtures | | 328 |
| Other assets | | 367 |
| Total Assets | | 22,603 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,676 |
| Time and savings deposits (IPC) | | 12,387 |
| Deposits of U.S. Government | | 8 |
| Deposits of States and municipalities | | 943 |
| Certified and officers checks | | 782 |
| Total Domestic Deposits | 18,796 | |
| Demand deposits | 5,809 | |
| Time and savings deposits | 12,87 | |
| Total Domestic and Foreign Deposits | | 18,796 |
| Other liabilities | | 160 |
| Total Liabilities | | 18,956 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,821 |
| Surplus | 705 |
| Undivided profits | 121 |
| Total Equity Capital | 3,647 |
| Total Liabilities and Equity Capital | 22,603 |

## Pacific Heritage Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 988 |
| Interest on balances with banks | 116 |
| Income on Federal funds sold | 578 |
| Interest and dividends on investments | 174 |
| Other operating income | 30 |
| Total operating income | 1,886 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 385 |
| Interest on deposits | 834 |
| Interest on Federal funds purchased and other borrowings | 1 |
| Occupancy and furniture and equipment expense | 166 |
| Provision for loan losses | 68 |
| Other operating expense | 276 |
| Total operating expense | 1,730 |
| NET OPERATING INCOME | 156 |
| Applicable income taxes | 66 |
| Income before extraordinary items | 90 |
| Extraordinary charges (credits) | |
| NET INCOME | 90 |
| Other increases (decreases) in capital | 6 |
| NET CHANGE IN CAPITAL | 96 |

## Pacific Union Bank & Trust Company

Incorporated August 8, 1975

800 Oak Grove Ave., Menlo Park 94025 Tel: (415) 321-2101

Principal Officers: Thomas M. Molton, Chief Executive Officer, James Q. Hamilton, President; Larry Sargent, Vice President, Senior Trust Officer; Leo Taylor, Vice President & Senior Loan Administrator; Larry Esguerra IV, Vice President & Controller.

Directors: James Hamilton, R. Lavern Judy, Harry Kroft, Thomas M. Molton, Virginia Ramirez, Purisima K. Tan, Ann R. Witherspoon.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 7,058 |
| U. S. Treasury securities | | 1,08 |
| Obligations of U.S. Gov't agencies, etc. | | 1,250 |
| Obligations of States and political subdivisions | | 3,636 |
| Federal funds sold, etc. | | 2,000 |
| Loans (excluding unearned income) | 28,644 | |
| LESS: Reserve for possible loan losses | 369 | |
| Loans (net) | | 28,275 |
| Direct lease financing | | 142 |
| Bank premises, furniture and fixtures | | 1,074 |
| Other real estate owned | | 346 |
| Other assets | | 1,196 |
| Total Assets | | 46,059 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 6,596 |
| Time and savings deposits (IPC) | | 28,508 |
| Deposits of U.S. Government | | 38 |
| Deposits of States and municipalities | | 6,712 |
| Deposits of commercial banks | | 100 |
| Certified and officers checks | | 418 |
| Total Domestic Deposits | 42,372 | |
| Demand deposits | 7,052 | |
| Time and savings deposits | 35,320 | |
| Total Domestic and Foreign Deposits | | 42,372 |
| Mortgage indebtedness | | 266 |
| Other liabilities | | 811 |
| Total Liabilities | | 43,449 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,286 |
| Surplus | 1,374 |
| Undivided profits | -50 |
| Total Equity Capital | 2,610 |
| Total Liabilities and Equity Capital | 46,059 |

Branch offices (2): Burlingame, Woodside.
Place of business: San Francisco.

## Pacific Union Bank & Trust Company —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 5,524 |
| Interest on balances with banks | 895 |
| Income on Federal funds sold | 1,253 |
| Interest and dividends on investments | 630 |
| Income from direct lease financing | 24 |
| Trust department income | 107 |
| Other operating income | 596 |
| Total operating income | 9,029 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 964 |
| Interest on deposits | 4,889 |
| Interest on Federal funds purchased and other borrowings | 1,165 |
| Occupancy and furniture and equipment expense | 403 |
| Provision for loan losses | 588 |
| Other operating expense | 850 |
| Total operating expense | 8,859 |
| NET OPERATING INCOME | 170 |
| Applicable income taxes | 24 |
| Income before extraordinary items | 146 |
| Net securities gains (losses) | 65 |
| Extraordinary charges (credits) | |
| NET INCOME | 211 |
| Other increases (decreases) in capital | -3 |
| Cash dividends paid | 100 |
| NET CHANGE IN CAPITAL | 108 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 756 |
| (b) Stocks | 12,094 |
| (c) Real Estate Loans | 2,305 |
| (d) Other Loans | 15,906 |
| (e) Real Estate | 943 |
| (f) Savings and Loan, Other Thrift Deposits | 246 |
| (g) Miscellaneous | 493 |
| Time Deposits: | |
| (a) Own Bank | 1,845 |
| (b) Other Banks | 15 |
| Demand Deposits: | |
| (a) Own Bank | 303 |
| Corporate Investments | 3 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 2,898 |
| Advances or Overdrafts | -22 |
| Total Assets | 37,829 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 25 |
| (b) Personal Living Trusts | 18,505 |
| (c) Employee Benefit Trusts | 16,145 |
| Total Fiduciary Accounts | 34,906 |
| Corporate Accounts | 3 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 2,898 |
| Due to Commercial Department, Advances or Overdrafts | -22 |
| Total Liabilities | 37,829 |
| Market value-Securities deposited with State Treasurer: Court | 150 |
| Market value-Securities deposited with State Treasurer: Private | 100 |

## Pacific Valley Bank

Incorporated August 18, 1975

333 W. Santa Clara, San Jose 95113 Tel: (408) 244-1700

Principal Officers: Phillip R. Boyce, Chairman of the Board; Dennis M. Fitzpatrick, President; James R. Barranti, Executive Vice President & Cashier; Patrick F. Flannery, James R. Kenny, Executive Vice President, Eugene E. Blakeslee, Chief Financial Officer.

Directors: James R. Barranti, Nelo Borelli, Phillip R. Boyce, Stanley Carroll, Dr. Anthony Damore, Dennis M. Fitzpatrick, Joseph Gabriel, George Horning, Yasuto Kato, Richard Lindberg, Joseph Parisi, Richard Pitagora, Frank Ritchey, Dr. Sidney Sogolow.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 30,172 |
| U. S. Treasury securities | | 15,285 |
| Obligations of U.S. Gov't agencies, etc. | | 12,799 |
| Obligations of States and political subdivisions | | 5,634 |
| Other bonds, notes, and debentures | | 4,146 |
| Federal funds sold, etc. | | 5,320 |
| Loans (excluding unearned income) | 192,285 | |
| LESS: Reserve for possible loan losses | 1,665 | |
| Loans (net) | | 190,620 |
| Direct lease financing | | 6,957 |
| Bank premises, furniture and fixtures | | 10,784 |
| Other real estate owned | | 3,080 |
| Other assets | | 8,103 |
| Total Assets | | 292,900 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 8,402 |
| Time and savings deposits (IPC) | | 175,570 |
| Deposits of U.S. Government | | 467 |
| Deposits of States and municipalities | | 5,689 |
| Certified and officers checks | | 6,067 |
| Total Domestic Deposits | 270,195 | |
| Demand deposits | 90,014 | |
| Time and savings deposits | 180,181 | |
| Total Domestic and Foreign Deposits | | 270,195 |
| Federal funds purchased, etc. | | 1,362 |
| Mortgage indebtedness | | 2,705 |
| Other liabilities | | 4,628 |
| Total Liabilities | | 278,890 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,254 |
| Surplus | 5,687 |
| Undivided profits | 5,069 |
| Total Equity Capital | 14,010 |
| Total Liabilities and Equity Capital | 292,900 |

Parent company: Pacific Western Bancshares.
Subsidiary: Pacific Trust Company.
Branch offices (7): Cupertino, Gilroy, Los Altos, Milpitas, San Jose (2), Saratoga.
ATM Facility: San Jose.
Place of business: San Jose.

## Pacific Valley Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 22,453 |
| Interest on balances with banks | 332 |
| Income on Federal funds sold | 886 |
| Interest and dividends on investments | 3,271 |
| Income from direct lease financing | 598 |
| Trust department income | 117 |
| Other operating income | 1,353 |
| Total operating income | 29,010 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 5,525 |
| Interest on deposits | 13,525 |
| Interest on Federal funds purchased and other borrowings | 776 |
| Occupancy and furniture and equipment expense | 1,778 |
| Provision for loan losses | 1,080 |
| Other operating expense | 3,686 |
| Total operating expense | 26,370 |
| NET OPERATING INCOME | 2,640 |
| Applicable income taxes | 1,034 |
| Income before extraordinary items | 1,606 |
| Net securities gains (losses) | 38 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,644 |
| Other increases (decreases) in capital | 1,250 |
| Cash dividends paid | 295 |
| NET CHANGE IN CAPITAL | 2,599 |

## Pan American Bank

Incorporated February 4, 1971

**3626 East First Street, Los Angeles 90063** **Tel: (213) 264-3310**

Principal Officers: Alejandro Banuelos, Chairman of the Board; Romana Acosta Banuelos, President; Robert J. Gurrola, Vice President Administration; Guadalupe Gomez, Assistant Cashier.

Directors: John Alvarez, Alejandro Banuelos, Romana Acosta Banuelos, William L. Bingley, Robert Gallegos, Richard Ibanez, Alfonso Najera, Emily Ramirez, Ramon S. Ramos, Mauro Robles, Carlos Torres.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,669 |
| U. S. Treasury securities | | 1,164 |
| Obligations of U.S. Gov't agencies, etc. | | 3,205 |
| Federal funds sold, etc. | | 4,835 |
| Loans (excluding unearned income) | 15,774 | |
| LESS: Reserve for possible loan losses | 472 | |
| Loans (net) | | 15,302 |
| Bank premises, furniture and fixtures | | 1,855 |
| Other real estate owned | | 496 |
| Other assets | | 1,668 |
| Total Assets | | 32,194 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,887 |
| Time and savings deposits (IPC) | | 21,412 |
| Deposits of U.S. Government | | 169 |
| Deposits of commercial banks | | 25 |
| Certified and officers checks | | 720 |
| Total Domestic Deposits | 28,213 | |
| Demand deposits | 6,801 | |
| Time and savings deposits | 1,412 | |
| Total Domestic and Foreign Deposits | | 28,213 |
| Mortgage indebtedness | | 362 |
| Other liabilities | | 296 |
| Total Liabilities | | 28,871 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,527 |
| Surplus | 1,621 |
| Undivided profits | 175 |
| Total Equity Capital | 3,323 |
| Total Liabilities and Equity Capital | 32,194 |

Branch offices (2): Los Angeles, Santa Ana.

## Pan American Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,941 |
| Interest on balances with banks | 44 |
| Income on Federal funds sold | 1,073 |
| Interest and dividends on investments | 164 |
| Other operating income | 201 |
| Total operating income | 4,423 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,189 |
| Interest on deposits | 1,534 |
| Interest on Federal funds purchased and other borrowings | 113 |
| Occupancy and furniture and equipment expense | 416 |
| Provision for loan losses | 683 |
| Other operating expense | 748 |
| Total operating expense | 4,683 |
| NET OPERATING INCOME | -260 |
| Income before extraordinary items | -260 |
| Extraordinary charges (credits) | |
| NET INCOME | -260 |
| NET CHANGE IN CAPITAL | -260 |

## Peninsula Bank of Commerce

Incorporated March 24, 1981

**1001 Broadway, Millbrae, 94030** **Tel: (415) 697-4333**

Principal Officers: George R. Corey, Chairman of the Board; Thomas H. State, President; Thomas T. Pangelinan, Vice President & Cashier; Cecil C. Coughran, Vice President & Senior Loan Officer.

Directors: Norman Babkirk, Jr., George R. Corey, Kenneth A. Friedman, Allan V. McDonnell, Robert A. Marshall, James S. O'Connor, William J. Schneider, Thomas H. State, Michael E. Vano.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,149 |
| U. S. Treasury securities | | 2,935 |
| Obligations of U.S. Gov't agencies, etc. | | 1,250 |
| Obligations of States and political subdivisions | | 819 |
| Federal funds sold, etc. | | 2,900 |
| Loans (excluding unearned income) | 13,748 | |
| LESS: Reserve for possible loan losses | 81 | |
| Loans (net) | | 13,667 |
| Bank premises, furniture and fixtures | | 1,421 |
| Other assets | | 331 |
| Total Assets | | 24,472 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,387 |
| Time and savings deposits (IPC) | | 14,906 |
| Deposits of States and municipalities | | 2,039 |
| Certified and officers checks | | 190 |
| Total Domestic Deposits | 19,522 | |
| Demand deposits | 2,577 | |
| Time and savings deposits | 16,945 | |
| Total Domestic and Foreign Deposits | | 19,522 |
| Federal funds purchased, etc. | | 82 |
| Other liabilities | | 256 |
| Total Liabilities | | 19,860 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 4,387 |
| Undivided profits | 225 |
| Total Equity Capital | 4,612 |
| Total Liabilities and Equity Capital | 24,472 |

## Peninsula Bank of Commerce —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,086 |
| Income on Federal funds sold | 411 |
| Interest and dividends on investments | 566 |
| Other operating income | 11 |
| Total operating income | 2,074 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 330 |
| Interest on deposits | 934 |
| Interest on Federal funds purchased and other borrowings | 49 |
| Occupancy and furniture and equipment expense | 92 |
| Provision for loan losses | 47 |
| Other operating expense | 249 |
| Total operating expense | 1,701 |
| NET OPERATING INCOME | 373 |
| Applicable income taxes | 165 |
| Income before extraordinary items | 208 |
| Net securities gains (losses) | 29 |
| Extraordinary charges (credits) | 51 |
| NET INCOME | 288 |
| NET CHANGE IN CAPITAL | 288 |

## Peninsula Bank of San Diego

Incorporated May 3, 1974

1331 Rosecrans St., San Diego 92106 Tel: (619) 224-3211

Principal Officers: John G. Rebelo, Jr., Chairman of the Board and President; M. Loren Burrell, Executive Vice President and Cashier; Larry L. Willette, Executive Vice President; Lawrence G. Alameda, Senior Vice President, Manager.

Directors: M. Loren Burrell, William E. Cole, Sr., Arthur De Fever, James E. Fink, Richard J. Lareau, Anthony Mauricio, Jr., Frank C. Owen, Ruth Pruett, John G. Rebelo, Jr.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,057 |
| U. S. Treasury securities | | 1,556 |
| Obligations of U.S. Gov't agencies, etc. | | 3,601 |
| Obligations of States and political subdivisions | | 8,443 |
| Federal funds sold, etc. | | 4,300 |
| Loans (excluding unearned income) | 42,546 | |
| LESS: Reserve for possible loan losses | 371 | |
| Loans (net) | | 42,175 |
| Bank premises, furniture and fixtures | | 2,952 |
| Other real estate owned | | 348 |
| Other assets | | 1,332 |
| Total Assets | | 69,764 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 14,392 |
| Time and savings deposits (IPC) | | 46,124 |
| Deposits of U.S. Government | | 49 |
| Deposits of States and municipalities | | 2,500 |
| Certified and officers checks | | 1,516 |
| Total Domestic Deposits | 64,581 | |
| Demand deposits | 15,957 | |
| Time and savings deposits | 48,624 | |
| Total Domestic and Foreign Deposits | | 64,581 |
| Other liabilities for borrowed money | | 527 |
| Mortgage indebtedness | | 47 |
| Other liabilities | | 545 |
| Total Liabilities | | 65,700 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 952 |
| Surplus | 2,086 |
| Undivided profits | 1,026 |
| Total Equity Capital | 4,064 |
| Total Liabilities and Equity Capital | 69,764 |

Branch offices (2): San Diego (2).
Extensions of banking offices (2): San Diego (2).

## Peninsula Bank of San Diego —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 6,164 |
| Interest on balances with banks | 14 |
| Income on Federal funds sold | 248 |
| Interest and dividends on investments | 1,151 |
| Other operating income | 587 |
| Total operating income | 8,164 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,752 |
| Interest on deposits | 3,549 |
| Interest on Federal funds purchased and other borrowings | 287 |
| Occupancy and furniture and equipment expense | 522 |
| Provision for loan losses | 174 |
| Other operating expense | 938 |
| Total operating expense | 7,222 |
| NET OPERATING INCOME | 942 |
| Applicable income taxes | 247 |
| Income before extraordinary items | 695 |
| Net securities gains (losses) | 7 |
| Extraordinary charges (credits) | |
| NET INCOME | 702 |
| Other increases (decreases) in capital | 14 |
| Cash dividends paid | 64 |
| NET CHANGE IN CAPITAL | 652 |

## People's Bank

Incorporated September 6, 1979

318 Fourth Avenue, Chula Vista 92012 Tel: (619) 426-9450

Principal Officers: R. D. Jones, President; Fatricia A. Hutchins, Executive Vice President; Connie Lee, Senior Vice President and Cashier.

Directors: Martin S. Comella, Chairman of the Board; Francis J. Burger, Frank DeLisi, Thomas A. Horning, Patricia A. Hutchins, R. D. Jones, Mary Kaye, Louis LoCicero, Robert Villalobos.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,092 |
| U. S. Treasury securities | | 202 |
| Obligations of U.S. Gov't agencies, etc. | | 100 |
| Federal funds sold, etc. | | 2,290 |
| Loans (excluding unearned income) | 12,820 | |
| LESS: Reserve for possible loan losses | 85 | |
| Loans (net) | | 12,735 |
| Direct lease financing | | 122 |
| Bank premises, furniture and fixtures | | 1,883 |
| Other assets | | 245 |
| Total Assets | | 19,669 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,800 |
| Time and savings deposits (IPC) | | 11,638 |
| Deposits of States and municipalities | | 350 |
| Certified and officers checks | | 767 |
| Total Domestic Deposits | 17,555 | |
| Demand deposits | 5,567 | |
| Time and savings deposits | 11,988 | |
| Total Domestic and Foreign Deposits | | 17,555 |
| Other liabilities | | 98 |
| Total liabilities | | 17,653 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,316 |
| Undivided profits | -300 |
| Total Equity Capital | 2,016 |
| Total Liabilities and Equity Capital | 19,669 |

## People's Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,359 |
| Income on Federal funds sold | 241 |
| Interest and dividends on investments | 115 |
| Other operating income | 200 |
| Total operating income | 1,915 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 468 |
| Interest on deposits | 714 |
| Interest on Federal funds purchased and other borrowings | 2 |
| Occupancy and furniture and equipment expense | 116 |
| Provision for loan losses | 77 |
| Other operating expense | 293 |
| Total operating expense | 1,670 |
| NET OPERATING INCOME | 245 |
| Applicable income taxes | 23 |
| Income before extraordinary items | 222 |
| Extraordinary charges (credits) | |
| NET INCOME | 222 |
| NET CHANGE IN CAPITAL | 222 |

## Philippine Bank of California

Incorporated March 7, 1977

455 Montgomery St., San Francisco 94104 Tel: (415) 981-7070

Principal Officers: Cesar Zalamea, Chairman of the Board; Basilio Estanislao, President; Reynaldo C. Santos, Senior Vice President; Raymon L. Hansen, Vice President; Marlene F. Dumpit, Assistant Vice President & Cashier.

Directors: Roman Cruz, Jr., P. O. Domingo, Basilio Estanislao, Zoilo R. Inacay, Demetrio S. Jayme, Leonilo Malabed, Placido L. Mapa, Jr., Gilberto Teodoro, Cesar Zalamea.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 12,112 |
| Obligations of U.S. Gov't agencies, etc. | | 1,412 |
| Obligations of States and political subdivisions | | 2,716 |
| Federal funds sold, etc. | | 4,330 |
| Loans (excluding unearned income) | 28,962 | |
| LESS: Reserve for possible loan losses | 425 | |
| Loans (net) | | 28,537 |
| Direct lease financing | | 2,712 |
| Bank premises, furniture and fixtures | | 573 |
| Other real estate owned | | 1,331 |
| Customers' liability on acceptances outstanding | | 2,190 |
| Other assets | | 1,575 |
| Total Assets | | 57,488 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,964 |
| Time and savings deposits (IPC) | | 17,288 |
| Deposits of U.S. Government | | 7 |
| Deposits of States and municipalities | | 3,780 |
| Deposits of foreign governments | | 7,503 |
| Deposits of commercial banks | | 4,096 |
| Certified and officers checks | | 4,580 |
| Total Domestic Deposits | 39,218 | |
| Demand deposits | 11,193 | |
| Time and savings deposits | 28,025 | |
| Total Domestic and Foreign Deposits | | 39,218 |
| Federal funds purchased, etc. | | 1,430 |
| Other liabilities for borrowed money | | 87 |
| Mortgage indebtedness | | 161 |
| Acceptances executed and outstanding | | 2,190 |
| Other liabilities | | 2,042 |
| Total Liabilities | | 45,128 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 6,825 |
| Surplus | | 3,513 |
| Undivided profits | | 2,022 |
| Total Equity Capital | | 12,360 |
| Total Libilities and Equity Capital | | 57,488 |

Parent company: Century Holding Corporation.

## Philippine Bank of California —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 4,157 |
| Interest on balances with banks | 2,041 |
| Income on Federal funds sold | 1,106 |
| Interest and dividends on investments | 429 |
| Income from direct lease financing | 340 |
| Other operating income | 799 |
| Total operating income | 8,872 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,301 |
| Interest on deposits | 3,526 |
| Interest on Federal funds purchased and other borrowings | 738 |
| Occupancy and furniture and equipment expense | 198 |
| Provision for loan losses | 120 |
| Other operating expense | 658 |
| Total operating expense | 6,541 |
| NET OPERATING INCOME | 2,331 |
| Applicable income taxes | 1,030 |
| Income before extraordinary items | 1,301 |
| Net securities gains (losses) | 23 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,324 |
| Cash dividends paid | 1,470 |
| NET CHANGE IN CAPITAL | -146 |

## Plaza Bank of Commerce

Incorporated November 21, 1978

55 Almaden Blvd., San Jose 95113 Tel: (408) 294-8940

Principal Officers: J. W. Conner, President & Chief Executive Officer; Patricia N. Lowell, Executive Vice President; Richard J. Casey, Walter T. Kaczmarek, Senior Vice Presidents; Mary Fair, Robert P. Gionfriddo, Frank Guarascio, Larry A. Schaffer, Edward C. Schultz, Vice Presidents; Rebecca A. Levey, Corporate Secretary.

Directors: Theodore J. Biagini, Maxwell H. Bloom, Jack W. Conner, J. Philip DiNapoli, Bruce C. Edwards, G. Drew Gibson, George M. Marcus, Lowell W. Morse, Lewis N. Wolff.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousandsof dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 15,085 |
| U. S. Treasury securities | | 780 |
| Obligations of U.S. Gov't agencies, etc. | | 10,327 |
| Obligations of States and political subdivisions | | 16,517 |
| Federal funds sold, etc. | | 11,100 |
| Loans (excluding unearned income) | 50,925 | |
| LESS: Reserve for possible loan losses | 510 | |
| Loans (net) | | 50,415 |
| Bank premises, furniture and fixtures | | 2,055 |
| Other real estate owned | | 230 |
| Other assets | | 1,771 |
| Total Assets | | 108,280 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 44,569 |
| Time and savings deposits (IPC) | | 50,772 |
| Deposits of U.S. Government | | 113 |
| Deposits of states and municipalities | | 1,435 |
| Certified and officers checks | | 1,656 |
| Total Domestic Deposits | 98,545 | |
| Demand deposits | 46,338 | |
| Time and savings deposits | 52,207 | |
| Total Domestic and Foreign Deposits | | 98,545 |
| Federal funds purchased, etc. | | 1,000 |
| Mortgage indebtedness | | 167 |
| Other liabilities | | 519 |
| Total Liabilities | | 100,231 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 4,390 |
| Undivided profits | 3,659 |
| Total Equity Capital | 8,049 |
| Total Liabilities and Equity Capital | 108,280 |

Parent company: Plaza Commerce Bancorp.
Subsidiary: Plaza Securities Corporation.
Branch office: Sunnyvale.

## Plaza Bank of Commerce —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 6,245 |
| Interest on balances with banks | 190 |
| Income on Federal funds sold | 534 |
| Interest and dividends on investments | 1,893 |
| Other operating income | 44 |
| Total operating income | 8,906 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,281 |
| Interest on deposits | 4,308 |
| Interest on Federal funds purchased and other borrowings | 271 |
| Occupancy and furniture and equipment expense | 446 |
| Provision for loan losses | 340 |
| Other operating expense | 985 |
| Total operating expense | 7,631 |
| NET OPERATING INCOME | 1,275 |
| Applicable income taxes | 65 |
| Income before extraordinary items | 1,210 |
| Net securities gains (losses) | 23 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,233 |
| Cash dividends paid | 212 |
| NET CHANGE IN CAPITAL | 1,021 |

## Plumas Bank

Established December 13, 1980

80 West Main Street, Quincy 95971 Tel: (916) 283-3940

Principal Officers: Jerry V. Kehr, Chairman of the Board; Stan A. Wilson, President & Chief Executive Officer.

Directors: George A. Bartlett, Jr., Everett E. Bey, Richard P. DeMars, Jerry V. Kehr, Ernest G. Leonhardt, R. Patrick McCullough, Oliver E. McGill, Robert Moon, Robert F. Schoensee, C. Michael Shaw, Jessie Wellenbrock, Stan Wilson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,231 |
| Obligations of U.S. Gov't agencies, etc. | | 2,901 |
| Federal funds sold, etc. | | 1,500 |
| Lons (excluding unearned income) | 5,062 | |
| LESS: Reserve for possible loan losses | 28 | |
| Loans (net) | | 5,034 |
| Bank premises, furniture and fixtures | | 535 |
| Other assets | | 162 |
| Total Assets | | 11,363 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,073 |
| Time and savings deposits (IPC) | | 6,986 |
| Deposits of U.S. Government | | 19 |
| Deposits of States and municipalities | | 674 |
| Certified and officers checks | | 111 |
| Total Domestic Deposits | 9,863 | |
| Demand deposits | 2,272 | |
| Time and savings deposits | 7,591 | |
| Total Domestic and Foreign Deposits | | 9,863 |
| Other liabilities for borrowed money | | 4 |
| Mortgage indebtedness | | 221 |
| Other liabilities | | 95 |
| Total Liabilities | | 10,183 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 722 |
| Surplus | 508 |
| Undivided profits | -50 |
| Total Equity Capital | 1,180 |
| Total Liabilities and Equity Capital | 11,363 |

Branch office: Portola.

## Plumas Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 788 |
| Interest on balances with banks | 55 |
| Income on Federal funds sold | 92 |
| Interest and dividends on investments | 215 |
| Other operating income | 75 |
| Total operating income | 1,225 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 342 |
| Interest on deposits | 503 |
| Interest on Federal funds purchased and other borrowings | 1 |
| Occupancy and furniture and equipment expense | 129 |
| Provision for loan losses | 35 |
| Other operating expense | 197 |
| Total operating expense | 1,207 |
| NET OPERATING INCOME | 18 |
| Applicable income taxes | 5 |
| Income before extraordinary items | 13 |
| Extraordinary charges (credits) | |
| NET INCOME | 13 |
| NET CHANGE IN CAPITAL | 13 |

## Point West Bank

Established February 27, 1980

**1440 Ethan Way, Sacramento 95825** **Tel: (916) 924-0200**

Principal Officers: Thayer T. Prentice, President & Chief Executive Officer; William T. Fike, Vice President & Senior Credit Officer; Marlene M. Underwood, Vice President & Cashier; Michael D. Arendt, Thomas L. Dike, Jean A. Peterson, Vice Presidents; Martin E. Evers, Controller.

Directors: Ralph E. Andersen, Richard B. Buhler, James O. Burpo, H. James Griggs, Donald M. Murchison, Forrest A. Plant, Sr., Thayer T. Prentice, Daniel W. Terry, Fern M. Waddell.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 6,278 |
| U. S. Treasury securities | | 11,070 |
| Obligations of U.S. Gov't agencies, etc. | | 15,980 |
| Obligations of States and political subdivisions | | 11,175 |
| Other bonds, notes, and debentures | | 2,499 |
| Loans (excluding unearned income) | 35,450 | |
| LESS: Reserve for possible loan losses | 312 | |
| Loans (net) | | 35,138 |
| Bank premises, furniture and fixtures | | 2,897 |
| Other real estate owned | | 593 |
| Other assets | | 1,237 |
| Total Assets | | 86,867 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 11,755 |
| Time and savings deposits (IPC) | | 48,029 |
| Deposits of U.S. Government | | 146 |
| Deposits of States and municipalities | | 10 |
| Certified and officers checks | | 3,075 |
| Total Domestic Deposits | 63,105 | |
| Demand deposits | 14,976 | |
| Time and savings deposits | 48,129 | |
| Total Domestic and Foreign Deposits | | 63,105 |
| Federal funds purchased, etc. | | 15,070 |
| Other liabilities | | 606 |
| Total Liabilities | | 78,781 |
| **EQUITY CAPITAL** | | |
| Common stock | | 5,500 |
| Undivided profits | | 2,586 |
| Total Equity Capital | | 8,086 |
| Total Liabilities and Equity Capital | | 86,867 |

Parent company: Point West Bancorp.
Branch Office: Sacramento.

## Point West Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 4,631 |
| Interest on balances with banks | 415 |
| Income on Federal funds sold | 439 |
| Interest and dividends on investments | 1,976 |
| Other operating income | 71 |
| Total operating income | 7,532 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,067 |
| Interest on deposits | 3,209 |
| Interest on Federal funds purchased and other borrowings | 1,320 |
| Occupancy and furniture and equipment expense | 183 |
| Provision for loan losses | 310 |
| Other operating expense | 716 |
| Total operating expense | 6,80 |
| NET OPERATING INCOME | 727 |
| Applicable income taxes | 106 |
| Income before extraordinary items | 621 |
| Net securities gains (losses) | 355 |
| Extraordinary charges (credits) | |
| NET INCOME | 976 |
| NET CHANGE IN CAPITAL | 976 |

## Premier Bank

Incorporated June 23, 1981

9045 Corbin Avenue, Northridge 91324 Tel: (213) 886-6707

Principal Officers: Peter Steinmann, President; Adrian A. Horvay, Senior Vice President & Cashier; J.F. Fischette, Senior Vice President & Manager; Robert R. Edwards, Lou Wahlstrom, Senior Vice Presidents.

Directors: Everett Farnham, S. Aaron Feder, Richard Hartzler, Winfield Hughes, William L. Kelley, Donald Martyn, M.D., Miguel Montes, D.D.S., Robert Morrison, Joyce Pabst, Peter Steinmann, C.K. Tseng, Conway Ulyate.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 7,134 |
| Obligations of U.S. Gov't agencies, etc. | | 274 |
| Federal funds sold, etc. | | 4,300 |
| Loans (excluding unearned income) | 11,616 | |
| LESS: Reserve for possible loan losses | 35 | |
| Loans (net) | | 11,581 |
| Bank premises, furniture and fixtures | | 607 |
| Other assets | | 1,256 |
| Total Assets | | 25,152 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 6,161 |
| Time and savings deposits (IPC) | | 14,466 |
| Deposits of U.S. Government | | 38 |
| Certified and officers checks | | 359 |
| Total Domestic Deposits | 21,024 | |
| Demand deposits | 6,558 | |
| Time and savings deposits | 14,466 | |
| Total Domestic and Foreign Deposits | | 21,024 |
| Federal funds purchased, etc. | | 95 |
| Other liabilities | | 589 |
| Total Liabilities | | 21,708 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 3,408 |
| Undivided profits | | 36 |
| Total Equity Capital | | 3,444 |
| Total Liabilities and Equity Capital | | 25,152 |

Branch Offices (2): Thousand Oals, Woodland Hills.
ATM facility: Northridge.

## Premier Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 626 |
| Interest on balances with banks | 214 |
| Income on Federal funds sold | 289 |
| Interest and dividends on investments | 89 |
| Other operating income | 60 |
| Total operating income | 1,278 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 334 |
| Interest on deposits | 340 |
| Interest on Federal funds purchased and other borrowings | 39 |
| Occupancy and furniture and equipment expense | 100 |
| Provision for loan losses | 25 |
| Other operating expense | 305 |
| Total operating expense | 1,143 |
| NET OPERATING INCOME | 135 |
| Applicable income taxes | 48 |
| Income before extraordinary items | 87 |
| Extraordinary charges (credits) | 34 |
| NET INCOME | 121 |
| NET CHANGE IN CAPITAL | 121 |

## Rancho Bank

Incorporated November 27, 1978

530 W. Bonita Ave., San Dimas 91773 Tel: (714) 599-0871

Principal Officers: George M. Taylor, President; Jerry M. Burgh, Senior Loan Officer and Vice President.

Directors: Leroy A. Bell, Robert H. Gregg, M.D., Edward C. Hartman, Victor L. Lipmeyer, Thomas F. Nuss, Elizabeth J. Rimpau, Paul E. Sago, Paul Spencer II.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 3,700 |
| Obligations of U.S. Gov't agencies, etc. | | 450 |
| Federal funds sold, etc. | | 2,000 |
| Loans (excluding unearned income) | 15,470 | |
| LESS: Reserve for possible loan losses | 226 | |
| Loans (net) | | 15,244 |
| Bank premises, furniture and fixtures | | 1,693 |
| Other assets | | 346 |
| Total Assets | | 23,433 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 7,377 |
| Time and savings deposits (IPC) | | 13,488 |
| Deposits of U.S. Government | | 66 |
| Certified and officers checks | | 624 |
| Total Domestic Deposits | 21,555 | |
| Demand deposits | 8,067 | |
| Time and savings deposits | 13,488 | |
| Total Domestic and Foreign Deposits | | 21,555 |
| Other liabilities | | 156 |
| Total Liabilities | | 21,711 |
| **EQUITY CAPITAL** | | |
| Common stock | | 909 |
| Surplus | | 910 |
| Undivided profits | | -97 |
| Total Equity Capital | | 1,722 |
| Total Liabilities and Equity Capital | | 23,433 |

Branch offices (2): Upland, Walnut.

## Rancho Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,994 |
| Interest on balances with banks | 41 |
| Income on Federal funds sold | 200 |
| Interest and dividends on investments | 115 |
| Other operating income | 181 |
| Total operating income | 2,531 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 665 |
| Interest on deposits | 933 |
| Occupancy and furniture and equipment expense | 279 |
| Provision for loan losses | 245 |
| Other operating expense | 619 |
| Total operating expense | 2,741 |
| NET OPERATING INCOME | -210 |
| Income before extraordinary items | -210 |
| Extraordinary charges (credits) | |
| NET INCOME | -210 |
| Other increases (decreases) in capital | 7 |
| NET CHANGE IN CAPITAL | -203 |

## Redding Bank of Commerce

Incorporated November 25, 1981

**1177 Placer Street, Redding 96001** **Tel: (916) 241-2265**

Principal officers: Harry L. Grashoff, Jr., President; Russell L. Duclos, Vice President & Senior Loan Officer; John E. Lockey, Vice President & Cashier.

Directors: Robert C. Anderson, Daniel C. Beyer, Jr., Rush M. Blodget, Jr., Welton L. Carrel, John C. Fitzpatrick, Harry L. Grashoff, Jr., Richard W. Green, Irene La Pointe, Charles E. Metro, Euguene L. Nichols, William L. Nystrom, Lee W. Salter, Dudley W. Thompson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 1,007 |
| U. S. Treasury securities | | 5,571 |
| Federal funds sold, etc. | | 1,000 |
| Loans (excluding unearned income) | 7,892 | |
| LESS: Reserve for possible loan losses | 15 | |
| Loans (net) | | 7,877 |
| Bank premises, furniture and fixtures | | 1,422 |
| Other assets | | 200 |
| Total Assets | | 17,077 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 1,910 |
| Time and savings deposits (IPC) | | 11,441 |
| Certified and officers checks | | 182 |
| Total Domestic Deposits | 13,533 | |
| Demand deposits | 2,092 | |
| Time and savings deposits | 11,441 | |
| Total Domestic and Foreign Deposits | | 13,533 |
| Other liabilities | | 52 |
| Total Liabilities | | 13,585 |
| **EQUITY CAPITAL** | | |
| Common stock | | 2,340 |
| Surplus | | 1,560 |
| Undivided profits | | -408 |
| Total Equity Capital | | 3,492 |
| Total Liabilities and Equity Capital | | 17,077 |

Parent company: Redding Bancorp.

## Redding Bank of Commerce —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 11 |
| Income on Federal funds sold | 73 |
| Other operating income | 1 |
| Total operating income | 85 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 66 |
| Interest on deposits | 45 |
| Occupancy and furniture and equipment expense | 12 |
| Provision for loan losses | 2 |
| Other operating expense | 31 |
| Total operating expense | 156 |
| NET OPERATING INCOME | -71 |
| Income before extraordinary items | -71 |
| Extraordinary charges (credits) | |
| NET INCOME | -71 |
| Other increases (decreases) in capital | 3,657 |
| NET CHANGE IN CAPITAL | 3,586 |

## Redwood Bank

Established January 7, 1963

735 Montgomery St., San Francisco 94111 Tel: (415) 788-3700

Principal Officers: Ramon L. Siy, Chairman of the Board; Roger O. Goldman, Vice Chairman of the Board, President and Chief Executive Officer; Victor W. Dahir, Senior Vice President & Treasurer; Bruce W. Leppla, Senior Vice President & Secretary; Grant M. Hellar, Robert W. Long, Frank J. Seidel, Senior Vice Presidents.

Directors: Philip T. Ang, William E. Daver, Gordon Dohemann, Rolando Gapud, Roger O. Goldman, Robert Harmon, John B. Molinari, Michael O'Shea, Irwin Jay Robinson, John C. Siemens, Ramon Siy.

### STATEMENT OF CONDITION, as of June 30, 1983

(inthousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 20,720 |
| U. S. Treasury securities | | 4,803 |
| Obligations of U.S. Gov't agencies, etc. | | 20,419 |
| Other bonds, notes, and debentures | | 1,547 |
| Corporate stock | | 46 |
| Federal funds sold, etc. | | 1,000 |
| Loans (excluding unearned income) | 105,764 | |
| LESS: Reserve for possible loan losses | 1,725 | |
| Loans (net) | | 104,039 |
| Bank premises, furniture and fixtures | | 1,952 |
| Other real estate owned | | 3,518 |
| Customers' liability on acceptances outstanding | | 285 |
| Other assets | | 7,457 |
| Total Assets | | 165,786 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 34,603 |
| Time and savings deposits (IPC) | | 97,024 |
| Deposits of U.S. Government | | 4,698 |
| Deposits of States and municipalities | | 15,120 |
| Deposits of commercial banks | | 99 |
| Certified and officers checks | | 1,274 |
| Total Domestic Deposits | 152,818 | |
| Demand deposits | 37,961 | |
| Time and savings deposits | 114,857 | |
| Total Domestic and Foreign Deposits | | 152,818 |
| Other liabilities for borrowed money | | 1,225 |
| Acceptances executed and outstanding | | 285 |
| Other liabilities | | 1,694 |
| Total Liabilities | | 156,022 |
| Subordinated notes and debentures | | 50 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,440 |
| Surplus | 9,685 |
| Undivided profits | -2,411 |
| Total Equity Capital | 9,714 |
| Total Liabilities and Equity Capital | 165,786 |

Parent company: Redwood Bancorp.
Subsidiary: Burdell Corporation.
Branch offices (5): Beverly Hills, Napa, San Mateo, San Rafael, Vallejo.

## Redwood Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 19,967 |
| Interest on balances with banks | 134 |
| Income on Federal funds sold | 190 |
| Interest and dividends on investments | 2,730 |
| Trust department income | 145 |
| Other operating income | 1,205 |
| Total operating income | 24,371 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 4,583 |
| Interest on deposits | 13,007 |
| Interest on Federal funds purchased and other borrowings | 853 |
| Occupancy and furniture and equipment expense | 1,737 |
| Provision for loan losses | 5,315 |
| Other operating expense | 4,238 |
| Total operating expense | 29,733 |
| NET OPERATING INCOME | -5,362 |
| Applicable income taxes | -578 |
| Income before extraordinary items | -4,784 |
| Net securities gains (losses) | 112 |
| Extraordinary charges (credits) | |
| NET INCOME | -4,672 |
| Cash dividends paid | 660 |
| NET CHANGE IN CAPITAL | -4,012 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (b) Stocks | 116 |
| Time Deposits: | |
| (a) Own Bank | 52 |
| Demand Deposits: | |
| (a) Own Bank | 13 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 578 |
| Total Assets | 759 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (c) Employee Benefit Trusts | 168 |
| Total Fiduciary Accounts | 168 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 591 |
| Total Liabilities | 759 |
| Market value-Securities deposited with State Treasurer: Court | 125 |
| Market value-Securities deposited with State Treasurer: Private | 125 |

## Republic Bank

Incorporated August 20, 1973

**1875 W. Redondo Beach Blvd., Gardena 90247** **Tel: (213) 532-1875**

Principal Officers: Terence J. Matthews, Chairman of the Board; Anthony R. Marchese, President & Chief Executive Officer; Karoline R. Sadler, Senior Vice President, Operations & Administration, Richard Hassenplug, Secretary; Robert L. Fish, William B. Oberholzer, Paul E. Prichard, Regional Vice Presidents.

Directors: Paul T. Bannai, Sebastian R. Giuliano, Ryo Komae, Anthony R. Marchese, Terrence J. Matthews, Dwight H. Mensinger, Edmond J. Russ, Henry Zdonek.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 11,965 |
| U. S. Treasury securities | | 5,150 |
| Obligations of U.S. Gov't agencies, etc. | | 2,785 |
| Obligations of States and political subdivisions | | 1,785 |
| Federal funds sold, etc. | | 10,400 |
| Loans (excluding unearned income) | 48,427 | |
| LESS: Reserve for possible loan losses | 856 | |
| Loans (net) | | 47,571 |
| Direct lease financing | | 10,069 |
| Bank premises, furniture and fixtures | | 13,909 |
| Other real estate owned | | 772 |
| Other assets | | 1,911 |
| Total Assets | | 106,317 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 29,199 |
| Time and savings deposits (IPC) | | 57,945 |
| Deposits of States and municipalities | | 7,19 |
| Certified and officers checks | | 1,194 |
| Total Domestic Deposits | 95,537 | |
| Demand deposits | 30,393 | |
| Time and savings deposits | 65,144 | |
| Total Domestic and Foreign Deposits | | 95,537 |
| Mortgage indebtedness | | 1,378 |
| Other liabilities | | 2,072 |
| Total Liabilities | | 98,987 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,723 |
| Surplus | | 5,027 |
| Undivided profits | | 580 |
| Total Equity Capital | | 7,330 |
| Total Liabilities and Equity Capital | | 106,317 |

Parent company: American Republic Bancorp.
Branch offices (3): Fullerton. Irvine, Torrance.
Place of business: Tustin.

## Republic Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 10,861 |
| Income on Federal funds sold | 309 |
| Interest and dividends on investments | 1,315 |
| Income from direct lease financing | 1,528 |
| Other operating income | 709 |
| Total operating income | 14,722 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 3,449 |
| Interest on deposits | 8,073 |
| Interest on Federal funds purchased and other borrowings | 108 |
| Occupancy and furniture and equipment expense | 1,168 |
| Provision for loan losses | 2,731 |
| Other operating expense | 2,181 |
| Total operating expene | 17,710 |
| NET OPERATING INCOME | -2,988 |
| Applicable income taxes | -1,656 |
| Income before extraordinary items | -1,332 |
| Net securities gains (losses) | 22 |
| Extraordinary charges (credits) | |
| NET INCOME | -1,310 |
| Cash dividends paid | 200 |
| NET CHANGE IN CAPITAL | -1,110 |

## River City Bank

Incorporated July 11, 1973

**825 K Street Mall, Sacramento 95814** **Tel: (916) 441-4653**

Principal Officers: Jon S. Kelly, Chairman of the Board; Peter J. Raffetto, President; James F. Birmingham, Executive Vice President; Gary R. Strachn, Vice President and Controller; Paul F. Hart, Milton A. Richardson, Rodney J. Sievers, Rich Stevick, Senior Vice Presidents; Paula Carrigan, Secretary.

Directors: James F. Birmingham, Wing K. Fat, F. Joseph Gwerder, Donald K. Hansen, Leslie Harder, Jon S. Kelly, Nina N. Kelly, Robert E. Kelly, Harold T. Nielsen, Kenneth B. Noack, Peter J. Raffetto.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands o dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 14,260 |
| U. S. Treasury securities | | 15,982 |
| Obligations of U.S. Gov't agencies, etc. | | 9,191 |
| Obligations of States and political subdivisions | | 1,661 |
| Federal funds sold, etc. | | 3,600 |
| Loans (excluding unearned income) | 83,877 | |
| LESS: Reserve for possible loan losses | 1,210 | |
| Loans (net) | | 82,667 |
| Bank premises, furniture and fixtures | | 4,749 |
| Other real estate owned | | 28 |
| Other assets | | 1,614 |
| Total Assets | | 133,752 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 31,396 |
| Time and savings deposits (IPC) | | 82,496 |
| Deposits of U.S. Government | | 41 |
| Deposits of States and municipalities | | 5,864 |
| Certified and officers checks | | 2,219 |
| Total Domestic Deposits | 122,016 | |
| Demand deposits | 34,616 | |
| Time and savings deposits | 87,400 | |
| Total Domestic and Foreign Deposits | | 122,016 |
| Federal funds purchased, etc. | | 665 |
| Mortgage indebtedness | | 1,541 |
| Other liabilities | | 1,929 |
| Total Liabilities | | 126,151 |
| **EQUITY CAPITAL** | | |
| Common stock | | 4,800 |
| Undivided profits | | 2,801 |
| Total Equity Capital | | 7,601 |
| Total Liabilities and Equity Capital | | 133,752 |

Parent Company: RCB Holding Corporation.
Subsidiary: RCB Property Corporation.
Branch offices (5): Citrus Heights, Placerville, Sacramento (2), Woodland.

## River City Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 9,896 |
| Interest on balances with banks | 176 |
| Income on Federal funds sold | 1,513 |
| Interest and dividends on investments | 2,665 |
| Income from direct lease financing | 61 |
| Other operating income | 1,578 |
| Total operating income | 15,889 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 3,500 |
| Interest on deposits | 6,980 |
| Interest on Federal funds purchased and other borrowings | 953 |
| Occupancy and furniture and equipment expense | 1,048 |
| Provision for loan losses | 849 |
| Other operating expense | 2,480 |
| Total operating expense | 15,810 |
| NET OPERATING INCOME | 79 |
| Applicable income taxes | -100 |
| Income before extraordinary items | 179 |
| Net securities gains (losses) | 76 |
| Extraordinary charges (credits) | |
| NET INCOME | 255 |
| NET CHANGE IN CAPITAL | 255 |

## San Diego Trust & Savings Bank

Established in 1889

**540 Broadway, San Diego 92101** **Tel: (619) 238-4511**

Principal Officers: Thomas W. Sefton, President & Chief Executive Officer; Daniel D. Herde, Senior Executive Vice President & Chief Operating Officer; Melvin L. Etter, Executive Vice President.

Directors: Clair W. Burgener, Nelson S. Chase, J. Dallas Clark, S. Robert Frazee, Jr., Gordon T. Frost, Edgar A. Luce, Jr., Mrs. J.L. Oatman, John P. Scripps, Thomas W. Sefton, William Thompson Stephens, Sr., Albert E. Trepte.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 73,962 |
| Obligations of U.S. Gov't agencies, etc. | | 109,473 |
| Obligations of States and political subdivisions | | 51,856 |
| Other bonds, notes, and debentures | | 15 |
| Federal funds sold, etc. | | 127,600 |
| Loans (excluding unearned income) | 437,128 | |
| LESS: Reserve for possible loan losses | 4,459 | |
| Loans (net) | | 432,669 |
| Direct lease financing | | 5,695 |
| Bank premises, furniture and fixtures | | 23,647 |
| Other real estate owned | | 1,251 |
| Other assets | | 13,016 |
| Total Assets | | 839,184 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 170,896 |
| Time and savings deposits (IPC) | | 577,698 |
| Deposits of U.S. Government | | 620 |
| Deposits of States and municipalities | | 4,448 |
| Deposits of commercial banks | | 2,121 |
| Certified and officers checks | | 14,666 |
| Total Domestic Deposits | 770,449 | |
| Demand deposits | 189,265 | |
| Time and savings deposits | 581,184 | |
| Total Domestic and Foreign Deposits | | 770,449 |
| Federal funds purchased, etc. | | 5,545 |
| Other liabilities for borrowed money | | 1,411 |
| Other liabilities | | 10,772 |
| Total Liabilities | | 788,177 |
| Subordinated notes and debentures | | 8,267 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 5,000 |
| Surplus | 11,500 |
| Undivided profits | 26,240 |
| Total Equity Capital | 42,740 |
| Total Liabilities and Equity Capital | 839,184 |

Parent copany: San Diego Financial Corporation.
Branch offices (40): Bonita, Castle Park, Chula Vista, Coronado, Del Mar, El Cajon (2), Encinitas, Escondido (2), Lakeside, La Jolla, La Mesa, Lemon Grove, Oceanside, Poway, Ramona, Rancho Bernardo, Rancho Penasquitos, San Diego (16), San Marcos, Santee, Spring Valley, Tecate, Valley Center.
Intermittant Branch Offices(3): Campo, Jamul, Pine Valley.
ATM facilities (15): Chula Vista, El Cajon, La Mesa, National City, San Diego (9), Spring Valley (2).
Extensions of banking offices(7): El Cajon, Escondido, La Mesa, Lemon Grove, San Diego (3).

## San Diego Trust & Savings Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 59,062 |
| Income on Federal funds sold | 1,826 |
| Interest and dividends on investments | 20,482 |
| Income from direct lease financing | 440 |
| Trust department income | 5,280 |
| Other operating income | 10,804 |
| Total operating income | 97,894 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 25,837 |
| Interest on deposits | 38,711 |
| Interest on Federal funds purchased and other borrowings | 2,281 |
| Occupancy and furniture and equipment expense | 10,241 |
| Provision for loan losses | 2,067 |
| Other operating expense | 10,823 |
| Total operating expense | 89,960 |
| NET OPERATING INCOME | 7,934 |
| Applicable income taxes | 2,232 |
| Income before extraordinary items | 5,702 |
| Extraordinary charges (credits) | |
| NET INCOME | 5,702 |
| Cash dividends paid | 3,075 |
| NET CHANGE IN CAPITAL | 2,627 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 316,286 |
| (b) Stocks | 248,619 |
| (c) Real Estate Loans | 46,605 |
| (d) Other Loans | 40,003 |
| (e) Real Estate | 88,619 |
| (f) Savings and Loan, Other Thrift Deposits | 46,596 |
| (g) Miscellaneous | 24,409 |
| Time Deposits: | |
| (a) Own Bank | 5,100 |
| (b) Other Banks | 46,111 |
| Demand Deposits: | |
| (a) Own Bank | 3,117 |
| Corporate Investments | 1,178 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 67,553 |
| Advances or Overdrafts | 1,133 |
| Total Assets | 935,329 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 80,637 |
| (b) Personal Living Trusts | 273,579 |
| (c) Employee Benefit Trusts | 499,934 |
| (d) Collective Investment Funds | 94,031 |
| (e) Less units of Collective Investment Funds | -82,716 |
| Total Fiduciary Accounts | 865,465 |
| Corporate Accounts | 1,178 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 67,553 |
| Due to Commercial Department, Advances or Overdrafts | 1,133 |
| Total Liabilities | 935,329 |
| Market value-Securities deposited with State Treasurer: Court | 539 |
| Market value-Securities deposited with State Treasurer: Private | 130 |

## San Gabriel Valley Bank

Incorporated July 21, 1972

3920 North Peck Road, El Monte 91732 Tel: (213) 579-5450

Principal Officers: Edward E. Abtin, Chairman of the Board & President; Esther R. Banghart, Senior Vice President & Cashier.

Directors: Alena Abtin, Edward E. Abtin, Esther R. Banghart, Richard P. Barich, Masao Nagata.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 4,885 |
| U. S. Treasury securities | | 50 |
| Federal funds sold, etc. | | 4,525 |
| Loans (excluding unearned income) | 22,400 | |
| LESS: Reserve for possible loan losses | 225 | |
| Loans (net) | | 22,17 |
| Direct lease financing | | 362 |
| Bank premises, furniture and fixtures | | 3,652 |
| Other real estate owned | | 1,042 |
| Other assets | | 585 |
| Total Assets | | 37,276 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 11,694 |
| Time and savings deposits (IPC) | | 20,904 |
| Deposits of U.S. Government | | 1 |
| Deposits of States and municipalities | | 200 |
| Deposits of commercial banks | | 100 |
| Certified and officers checks | | 521 |
| Total Domestic Deposits | 33,420 | |
| Demand deposits | 12,216 | |
| Time and savings deposits | 21,204 | |
| Total Domestic and Foreign Deposits | | 33,420 |
| Other liabilities for borrowed money | | 432 |
| Mortgage indebtednes | | 38 |
| Other liabilities | | 155 |
| Total Liabilities | | 34,045 |
| **EQUITY CAPITAL** | | |
| Common stock | | 687 |
| Surplus | | 1,691 |
| Undivided profits | | 853 |
| Total Equity Capital | | 3,231 |
| Total Liabilities and Equity Capital | | 37,276 |

Parent company: SGV Financial Corporation.
Branch offices (4): Azusa, La Verne, South El Monte, West Covina.

## San Gabriel Valley Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 3,710 |
| Interest on balances with banks | 104 |
| Income on Federal funds sold | 768 |
| Interest and dividends on investments | 19 |
| Income from direct lease financing | 18 |
| Other operating income | 387 |
| Total operating income | 5,006 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,383 |
| Interest on deposits | 2,331 |
| Interest on Federal funds purchased and other borrowings | 29 |
| Occupancy and furniture and equipment expense | 386 |
| Provision for loan losses | 578 |
| Other operating expense | 52 |
| Total operating expense | 5,659 |
| NET OPERATING INCOME | -653 |
| Income before extraordinary items | -653 |
| Extraordinary charges (credits) | |
| NET INCOME | -653 |
| Other increases (decreases) in capital | 508 |
| NET CHANGE IN CAPITAL | -145 |

## San Joaquin Bank

Incorporated February 29, 1980

1301 17th Street, Bakersfield, 93301 Tel: (805) 395-1610

Principal Officers: Stan Perisich, President & Chief Executive Officer; John C. Hansen, Senior Vice President; Richard Northey, Senior Vice President.

Directors: E. G. Berchtold, John Brock, Sr., Arnold T. Cattani, Jr., Curtis Darling, Cleo M. Foran, Edward C. Green, Berge Kirkorian, Bruce Maclin, R. B. Montgomery, Stan Perisich, Ross E. Wright.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,826 |
| Obligations of U.S. Gov't agencies, etc. | | 1,501 |
| Federal funds sold, etc. | | 4,700 |
| Loans (excluding unearned income) | 18,878 | |
| LESS: Reserve for possible loan losses | 161 | |
| Loans (net) | | 18,717 |
| Bank premises, furniture and fixtures | | 1,264 |
| Other assets | | 390 |
| **Total Assets** | | 29,398 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 9,293 |
| Time and savings deposits (IPC) | | 15,209 |
| Certified and officers checks | | 2,107 |
| Total Domestic Deposits | 26,609 | |
| Demand deposits | 11,400 | |
| Time and savings deposits | 15,209 | |
| **Total Domestic and Foreign Deposits** | | 26,609 |
| Other liabilities | | 26 |
| **Total Liabilities** | | 26,635 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,486 |
| Undivided profits | 277 |
| **Total Equity Capital** | 2,763 |
| **Total Liabilities and Equity Capital** | 29,398 |

Branch office: Bakersfield.

## San Joaquin Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,373 |
| Income on Federal funds sold | 109 |
| Interest and dividends on investments | 207 |
| Other operating income | 109 |
| Total operating income | 2,798 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 596 |
| Interest on deposits | 953 |
| Interest on Federal funds purchased and other borrowings | 62 |
| Occupancy and furniture and equipment expense | 213 |
| Provision for loan losses | 95 |
| Other operating expense | 335 |
| Total operating expense | 2,254 |
| NET OPERATING INCOME | 544 |
| Applicable income taxes | 225 |
| Income before extraordinary items | 319 |
| Extraordinary charges (credits) | |
| NET INCOME | 319 |
| NET CHANGE IN CAPITAL | 319 |

## Santa Barbara Bank & Trust

Established March 18, 1960

20 East Carrillo St., Santa Barbara 93101 Tel: (805) 966-9111

Principal Officers: Reuben J. Irvin, Chairman of the Board; Donald M. Anderson, President; David W. Spainhour, Executive Vice President; Lawrence L. Wathey, Senior Vice President & Senior Trust Officer; Joseph L. Lemons, Daniel B. Turner, Lawrence L. Wathey, Senior Vice Presidents; Kent M. Vining, Vice President & Chief Financial Officer; Ralph C. Raddue, Secretary.

Directors: Donald M. Anderson, Edward E. Birch, Herschel L. Brewer, George Hill Clyde, Walter C. Graham, M.D., Anthony Guntermann, Dale E. Hanst, Rueben J. Irvin, Louis Lancaster, Richrd M. Polsky, Ralph C. Raddue, William Rea, Jr., Howard L. Sargent, David W. Spainhour, Daniel B. Turner, Garrett Van Horne, Lawrence L. Wathey.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 10,788 |
| U. S. Treasury securities | | 93,990 |
| Obligations of U.S. Gov't agencies, etc. | | 20,269 |
| Obligations of States and political subdivisions | | 31,951 |
| Other bonds, notes, and debentures | | 16 |
| Federal funds sold, etc. | | 5,000 |
| Loans (excluding unearned income) | 106,599 | |
| LESS: Reserve for possible loan losses | 1,250 | |
| Loans (net) | | 105,349 |
| Bank premises furniture and fixtures | | 4,570 |
| Other real estate owned | | 731 |
| Other assets | | 5,610 |
| Total Assets | | 278,274 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 44,313 |
| Time and savings deposits (IPC) | | 183,342 |
| Deposits of U.S. Government | | 325 |
| Deposits of States and municipalities | | 16,238 |
| Certified and officers checks | | 3,974 |
| Total Domestic Deposits | 248,192 | |
| Demand deposits | 53,295 | |
| Time and savings deposits | 194,897 | |
| Total Domestic and Foreign Deposits | | 248,192 |
| Federal funds purchased, etc. | | 6,321 |
| Other liabilities for borrowed money | | 1,136 |
| Other liabilities | | 4,361 |
| Total Liabilities | | 260,010 |

### EQUITY APITAL

| | |
|---|---|
| Common stock | 2,798 |
| Surplus | 11,983 |
| Undivided profits | 3,483 |
| Total Equity Capital | 18,264 |
| Total Liabilities and Equity Capital | 278,274 |

Parent company: Santa Barbara Bancorp.
Branch offices (7): Carpinteria, Goleta, Montecito (2), Santa Barbara (3).
Extensions of banking offices (2): Santa Barbara (2).

## Santa Barbara Bank & Trust —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 16,388 |
| Interest on balances with banks | 1,761 |
| Income on Federal funds sold | 856 |
| Interest and dividends on investments | 7,073 |
| Trust department income | 1,240 |
| Other operating income | 2,121 |
| Total operating income | 29,439 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 5,767 |
| Interest on deposits | 13,462 |
| Interest on Federal funds purchased and other borrowings | 1,441 |
| Occupancy and furniture and equipment expense | 1,693 |
| Provision for loan losses | 450 |
| Other operating expense | 3,129 |
| Total operating expense | 25,942 |
| NET OPERATING INCOME | 3,497 |
| Applicable income taxes | 689 |
| Income before extraordinary items | 2,808 |
| Net securities gains (losses) | -291 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,517 |
| Other increases (decreases) in capital | 29 |
| Cash dividends paid | 449 |
| NET CHANGE IN CAPITAL | 2,097 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 28,193 |
| (b) Stocks | 49,358 |
| (c) Real Estate Loans | 5,759 |
| (d) Other Loans | 6,274 |
| (e) Real Estate | 15,697 |
| (f) Savings and Loan, Other Thrift Deposits | 890 |
| (g) Miscellaneous | 14,374 |
| Time Deposits: | |
| (a) Own Bank | 633 |
| (b) Other Banks | 94 |
| Demand Deposits: | |
| (a) Own Bank | 17,662 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 28,387 |
| Advances or Overdrafts | 447 |
| Total Assets | 167,768 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 27,994 |
| (b) Personal iving Trusts | 72,959 |
| (c) Employee Benefit Trusts | 32,859 |
| (d) Collective Investment Funds | 16,144 |
| (e) Less units of Collective Investment Funds | -14,379 |
| Total Fiduciary Accounts | 135,577 |
| Corporate Accounts | 14 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 31,730 |
| Due to Commercial Department, Advances or Overdrafts | 447 |
| Total Liabilities | 167,768 |
| Market value-Securities deposited with State Treasurer: Court | 593 |
| Market value-Securities deposited with State Treasurer: Private | 186 |

# Santa Monica Bank

Incorporated February 3, 1928

1251 4th St., Santa Monica 90401 Tel: (213) 394-9611

Principal Officers: Aubrey E. Austin, Jr., Chairman of the Board; Joe L. Walling, President; Richard E. Lawrence, Executive Vice President; Edward R. Butler, Audrey A. Carver, Madlyn T. Doran, Senior Vice Presidents; James L. Grubbs, Legal Counsel.

Directors: Aubrey E. Austin, Jr., Frank M. Blenkhorn, Bruce C. Blickensderfer, Audrey A. Carver, John E. Gilmore, L. Wayne Harding, Charles F. Hathaway, Stephen P. Jeffries, Ralph W. Kiewit, Charles R. Sievers, Joe L. Walling.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 25,486 |
| U. S. Treasury securities | | 41,293 |
| Obligations of U.S. Gov't agencies, etc. | | 11,011 |
| Obligations of States and political subdivisions | | 43,262 |
| Other bonds, notes, and debentures | | 35 |
| Federal funds sold, etc. | | 12,000 |
| Loans (excluding unearned income) | 216,110 | |
| LESS: Reserve for possible loan losses | 1,375 | |
| Loans (net) | | 214,735 |
| Bank premises, furniture and fixtures | | 6,714 |
| Other assets | | 6,220 |
| **Total Assets** | | 360,756 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 85,912 |
| Time and savings deposits (IPC) | | 225,964 |
| Deposits of U.S. Government | | 569 |
| Deposits of States and municipalities | | 13,595 |
| Certified and officers checks | | 4,269 |
| Total Domestic Deposits | 330,309 | |
| Demand deposits | 90,794 | |
| Time and savings deposits | 239,515 | |
| **Total Domestic and Foreign Deposits** | | 330,309 |
| Federal funds purchased, etc. | | 344 |
| Other liabilities | | 5,465 |
| **Total Liabilities** | | 336,118 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 5,317 |
| Surplus | 3,024 |
| Undivided profits | 16,297 |
| **Total Equity Capital** | 24,638 |
| **Total Liabilities and Equity Capital** | 360,756 |

Subsidiary: Santa Monica Bay Investment Corporation.
Branch offices (7): Los Angeles, Malibu, Marina del Rey, Pacific Palisades, Santa Monica (3).
Extension of banking office(4): Santa Monica (4).

## Santa Monica Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 30,692 |
| Income on Federal funds sold | 1,738 |
| Interest and dividends on investments | 5,918 |
| Trust department income | 563 |
| Other operating income | 3,100 |
| Total operating income | 42,011 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 8,828 |
| Interest on deposits | 20,438 |
| Interest on Federal funds purchased and other borrowings | 325 |
| Occupancy and furniture and equipment expense | 2,537 |
| Provision for loan losses | 585 |
| Other operating expense | 3,988 |
| Total operating expense | 36,701 |
| NET OPERATING INCOME | 5,310 |
| Applicable income taxes | 1,493 |
| Income before extraordinary items | 3,817 |
| Extraordinary charges (credits) | |
| NET INCOME | 3,817 |
| Other increases (decreases) in capital | -12 |
| Cash dividends paid | 886 |
| NET CHANGE IN CAPITAL | 2,919 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 12,233 |
| (b) Stocks | 22,871 |
| (c) Real Estate Loans | 5,380 |
| (d) Other Loans | 2,034 |
| (e) Real Estate | 11,399 |
| (f) Savings and Loan, Other Thrift Deposits | 2,198 |
| (g) Miscellaneous | 486 |
| Time Deposits: | |
| (a) Own Bank | 31,248 |
| (b) Other Banks | 120 |
| Demand Deposits: | |
| (a) Own Bank | 124 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 65,230 |
| Advances or Overdrafts | 50 |
| Total Assets | 153,373 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 20,717 |
| (b) Personal Living Trusts | 18,157 |
| (c) Employee Benefit Trusts | 38,051 |
| (d) Collective Investment Funds | 3,573 |
| (e) Less units of Collective Investment Funds | -3,437 |
| Total Fiduciary Accounts | 77,061 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 76,262 |
| Due to Commercial Department, Advances or Overdrafts | 50 |
| Total Liabilities | 153,373 |
| Market value-Securities deposited with State Treasurer: Court | 642 |
| Market value-Securities deposited with State Treasurer: Private | 146 |

## Savings Bank of Mendocino County

Incorporated November 28, 1903

200 No. School St., Ukiah 95482 Tel: (707) 462-6613

Principal Officers: Charles Shimmin, Chairman of the Board; Charles B. Mannon, President; Floyd A. Ross, Executive Vice President & Secretary; Roger K. Howard, Senior Vice President; Wayne E. Pittman, Vice President & Cashier; Ernest Harpe, Vie President & Controller, Martin J. Lombardi, Vice President; Stella Moschetti, Assistant Vice President.

Directors: E. T. Baxman, Frank A. Branson, Walter Eversole, Charles B. Mannon, Henry E. Mercer, L.M. Ruddick, Joseph B. Scott, Charles Shimmin.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thusands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,372 |
| U. S. Treasury securities | | 6,463 |
| Obligations of U.S. Gov't agencies, etc. | | 26,590 |
| Obligations of States and political subdivisions | | 18,864 |
| Federal funds sold, etc. | | 1,200 |
| Loans (excluding unearned income) | 76,264 | |
| LESS: Reserve for possible loan losses | 577 | |
| Loans (net) | | 75,687 |
| Bank premises, furniture and fixtures | | 2,478 |
| Other real estate owned | | 1,018 |
| Other assets | | 3,222 |
| Total Assets | | 139,894 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 15,580 |
| Time and savings deposits (IPC) | | 100,842 |
| Deposits of U.S. Government | | 116 |
| Deposits of States and municipalities | | 9,902 |
| Deposits of commercial banks | | 11 |
| Certified and officers checks | | 736 |
| Total Domestic Deposits | 127,187 | |
| Demand deposits | 16,443 | |
| Time and savings deposits | 110,744 | |
| Total Domestic and Foreign Deposits | | 127,187 |
| Other liabilities for borrowed money | | 67 |
| Mortgage indebtedness | | 59 |
| Other liabilities | | 2,052 |
| Total Liabilities | | 129,365 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,500 |
| Surplus | 3,500 |
| Undivided profits | 3,180 |
| Reserve for contingencies, etc. | 1,349 |
| Total Equity Capital | 10,529 |
| Total Liabilities and Equity Capital | 139,894 |

Susidiary: Savings Bank Building Corporation.
Branch offices (7): Fort Bragg, Hopland, Mendocino, Redwood Valley, Ukiah (3).

## Savings Bank of Mendocino County —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 12,005 |
| Interest on balances with banks | 55 |
| Income on Federal funds sold | 481 |
| Interest and dividends on investments | 3,147 |
| Other operating income | 908 |
| Total operating income | 16,596 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 2,692 |
| Interest on deposits | 10,511 |
| Occupancy and furniture and equipment expense | 927 |
| Provision for loan losses | 420 |
| Other operating expense | 948 |
| Total operating expense | 15,498 |
| NET OPERATING INCOME | 1,098 |
| Applicable income taxes | 95 |
| Income before extraordinary items | 1,003 |
| Net securities gains (losses) | 68 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,071 |
| Cash dividends paid | 320 |
| NET CHANGE IN CAPITAL | 751 |

## Scott Valley Bank

Incorporated February 4, 1902

515 So. Broadway, Yreka 96097 Tel: (916) 842-6141

Principal Officers: O.B. Parks, President; Errol K. DeRose, Senior Vice President; Rollie M. Hutton, Senior Vice President and Cashier; Michael P. Newton, Secretary-Treasurer.

Directors: Dola Brahs, Randolph C. Collier, John B. Crook, Howard J. Finn, Edgar Foss, Gil Foster, O.J. LeBaron, Luke Lange, O.B. Parks, Albert H. Newton, Jr., Michael P. Newton, Ernest P. Smith, James Wilson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 5,431 |
| U. S. Treasury securities | | 1,881 |
| Obligations of U.S. Gov't agencies, etc. | | 700 |
| Obligations of States and political subdivisions | | 7,264 |
| Other bonds, notes, and debentures | | 85 |
| Corporate stock | | 116 |
| Federal funds sold, etc. | | 6,700 |
| Loans (excluding unearned income) | 26,269 | |
| LESS: Reserve for possible loan losses | 287 | |
| Loans (net) | | 25,982 |
| Bank premises, furniture and fixtures | | 616 |
| Other real estate owned | | 76 |
| Other assets | | 684 |
| Total Assets | | 49,535 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 8,189 |
| Time and savings deposits (IPC) | | 33,697 |
| Deposits of States and municipalities | | 1,993 |
| Certified and officers checks | | 601 |
| Total Domestc Deposits | 44,480 | |
| Demand deposits | 9,088 | |
| Time and savings deposits | 35,392 | |
| Total Domestic and Foreign Deposits | | 44,480 |
| Other liabilities | | 588 |
| Total Liabilities | | 45,068 |
| **EQUITY CAPITAL** | | |
| Common stock | | 400 |
| Surplus | | 1,000 |
| Undivided profits | | 3,017 |
| Reserve for contingencies, etc. | | 50 |
| Total Equity Capital | | 4,467 |
| Total Liabilities and Equity Capital | | 49,535 |

Branch offices (3): Etna, Fort Jones, Happy Camp.

## Scott Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,771 |
| Interest on balances with banks | 298 |
| Income on Federal funds sold | 767 |
| Interest and dividends on investments | 856 |
| Other operating income | 198 |
| Total operating income | 5,890 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 932 |
| Interest on deposits | 3,199 |
| Interest on Federal funds purchased and other borrowings | 172 |
| Occupancy and furniture and equipment expense | 301 |
| Provision for loan losses | 59 |
| Other operating expense | 598 |
| Total operating expense | 5,261 |
| NET OPERATING INCOME | 629 |
| Applicable income taxes | 97 |
| Income before extraordinary items | 532 |
| Extraordinary charges (credits) | |
| NET INCOME | 532 |
| NET CHANGE IN CAPITAL | 532 |

## Security Trust Company

Incorporated November 13, 1980

510 West Sixth Street, Los Angeles 90014 Tel: (213) 485-0204

Principal Officers: William P. Lyons, Jr., President, Acting Chairman of the Board, and Chief Executive Officer; William J. Winkelman, Vice President, Finance, Controller & Treasurer; Lawrence D. Fruchtman, Secretary.

Directors: G. Robert Ackerman, Dennis Bonet, William P. Lyons, Jr., Joseph A. Monge, Rodney R. Peck.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 649 |
| U. S. Treasury securities | | 200 |
| Federal funds sold, etc. | | 7,671 |
| Loans (excluding unearned income) | | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | |
| Bank premises, furniture and fixtures | | 94 |
| Other assets | | 368 |
| **Total Assets** | | 8,982 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 788 |
| Certified and officers checks | | 6,780 |
| Total Domestic Deposits | 7,568 | |
| Demand deposits | 7,568 | |
| **Total Domestic and Foreign Deposits** | | 7,568 |
| Other liabilities | | 26 |
| **Total Liabilities** | | 7,594 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,000 |
| Surplus | 29 |
| Undivided profits | 355 |
| Reserve for contingencies, etc. | 4 |
| **Total Equity Capital** | 1,388 |
| **Total Liabilities and Equity Capital** | 8,982 |

Parent Company: Bradford National Corporation.
Branch office: San Francisco.

## Security Trust Company —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| OPERATING INCOME | |
|---|---|
| Interest and fees on loans | 1 |
| Income on Federal funds sold | 726 |
| Interest and dividends on investments | 27 |
| Other operating income | 713 |
| Total operating income | 1,467 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 500 |
| Interest on deposits | 20 |
| Occupancy and furniture and equipment expense | 193 |
| Other operating expense | 348 |
| Total operating expense | 1,061 |
| NET OPERATING INCOME | 406 |
| Applicable income taxes | 25 |
| Income before extraordinary items | 381 |
| Extraordinary charges (credits) | |
| NET INCOME | 381 |
| Other increases (decreases) in capital | 69 |
| NET CHANGE IN CAPITAL | 450 |

## Sequoia Community Bank

Incorporated February 27, 1980

**1601 - 7th Street, Sanger 93657** **Tel: (209) 875-6591**

Principal Officers: C. R. Wheeler, Jr., President; J. B. Buchold, Executive Vice President and Cashier.

Directors: Marjorie E. Case, Paul S. Cheney, Henry R. Fiecro, Thomas Gong, Robert Henke, Robert K. Kanagawa, E. W. Sanders, Stanley Schletewitz, Ronald G. Sterling, M. H. Wallace, C. R. Wheeler, Jr.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,726 |
| U. S. Treasury securities | | 748 |
| Obligations of U.S. Gov't agencies, etc. | | 1,377 |
| Loans (excluding unearned income) | 15,682 | |
| LESS: Reserve for possible loan losses | 186 | |
| Loans (net) | | 15,496 |
| Bank premises, furniture and fixtures | | 2,122 |
| Other assets | | 512 |
| Total Assets | | 21,981 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,197 |
| Time and savings deposits (IPC) | | 11,992 |
| Deposits of U.S. Government | | 19 |
| Deposits of States and municipalities | | 917 |
| Certified and officers checks | | 286 |
| Total Domestic Deposits | 17,411 | |
| Demand deposits | 4,519 | |
| Time and savings deposits | 12,892 | |
| Total Domestic and Foreign Deposits | | 17,411 |
| Federal funds purchased, etc. | | 750 |
| Mortgage indebtedness | | 551 |
| Other liabilities | | 223 |
| Total Liabilities | | 18,935 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,449 |
| Undivided profits | -403 |
| Total Equity Capital | 3,046 |
| Total Liabilities and Equity Capital | 21,981 |

Branch office: Fresno.

## Sequoia Community Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,599 |
| Interest on balances with banks | 39 |
| Income on Federal funds sold | 39 |
| Interest and dividends on investments | 474 |
| Other operating income | 144 |
| Total operating income | 2,295 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 640 |
| Interest on deposits | 971 |
| Interest on Federal funds purchased and other borrowings | 184 |
| Occupancy and furniture and equipment expense | 196 |
| Provision for loan losses | 100 |
| Other operating expense | 434 |
| Total operating expense | 2,525 |
| NET OPERATING INCOME | -230 |
| Income before extraordinary items | -230 |
| Net securities gains (losses) | 11 |
| Extraordinary charges (credits) | |
| NET INCOME | -219 |
| Other increases (decreases) in capital | 475 |
| NET CHANGE IN CAPITAL | 256 |

## Sierra Security Bank

Opened August 23, 1979

100 Grand Avenue, Susanville 96130
Tel: (916) 257-5013

Principal Officers: Gerald R. Forbis, President; Frank S. Onions, Vice President & Cashier.

Directors: Dushan Angius, Jr., Alvin G. Blickenstaff, Sheldon Coffelt, Bettifae Corder, Donald Dustman, Bernard Finizio, Gerald W. Fletcher, Gary F. Woolverton.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,309 |
| U. S. Treasury securities | | 1,467 |
| Obligations of U.S. Gov't agencies, etc. | | 1,000 |
| Loans (excluding unearned income) | 7,994 | |
| LESS: Reserve for possible loan losss | 72 | |
| Loans (net) | | 7,922 |
| Bank premises, furniture and fixtures | | 702 |
| Other real estate owned | | 245 |
| Other assets | | 355 |
| Total Assets | | 13,000 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,600 |
| Time and savings deposits (IPC) | | 8,300 |
| Deposits of U.S. Government | | 9 |
| Deposits of States and municipalities | | 992 |
| Certified and officers checks | | 116 |
| Total Domestic Deposits | 11,017 | |
| Demand deposits | 1,840 | |
| Time and savings deposits | 9,177 | |
| Total Domestic and Foreign Deposits | | 11,017 |
| Federal funds purchased, etc. | | 700 |
| Other liabilities for borrowed money | | 43 |
| Mortgage indebtedness | | 98 |
| Other liabilities | | 83 |
| Total Liabilities | | 11,941 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,060 |
| Surplus | 152 |
| Undivided profits | -153 |
| Total Equity Capital | 1,059 |
| Total Liabilities and Equity Capital | 13,000 |

Branch offices (2): Chester, Herlong.

## Sierra Security Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,035 |
| Income on Federal funds sold | 111 |
| Interest and dividends on investments | 231 |
| Other operating income | 257 |
| Total operating income | 1,634 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 363 |
| Interest on deposits | 673 |
| Interest on Federal funds purchased and other borrowings | 27 |
| Occupancy and furniture and equipment expense | 133 |
| Provision for loan losses | 88 |
| Other operating expense | 323 |
| Total operating expense | 1,607 |
| NET OPERATING INCOME | 27 |
| Applicable income taxes | 7 |
| Income before extraordinary items | 20 |
| Net securities gains (losses) | 12 |
| Extraordinary charges (credits) | 7 |
| NET INCOME | 39 |
| NET CHANGE IN CAPITAL | 39 |

# Simi Valley Bank

Incorporated November 1, 1979

**1475 East Los Angeles Avenue, Simi Valley 93065** **Tel: (805) 581-2800**

Principal Officers: Robert C. Landegger, Chairman of the Board; William R. Kilcrease, President; Osher Portman, Vice President & Chief Financial Officer.

Directors: William R. Kilcrease, Robert C. Landegger, Robert E. Pegg, Richard F. Rhoads, James N. Smith, Riley J. Spencer, Jr., Michael Schweitzer, Bruce Strathearn.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,215 |
| U. S. Treasury securities | | 4,516 |
| Corporate stock | | 45 |
| Federal funds sold, etc. | | 3,10 |
| Loans (excluding unearned income) | 11,615 | |
| LESS: Reserve for possible loan losses | 21 | |
| Loans (net) | | 11,594 |
| Bank premises, furniture and fixtures | | 1,026 |
| Other assets | | 448 |
| Total Assets | | 23,994 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 8,696 |
| Time and savings deposits (IPC) | | 8,429 |
| Deposits of States and municipalities | | 4,300 |
| Certified and officers checks | | 707 |
| Total Domestic Deposits | 22,132 | |
| Demand deposits | 9,403 | |
| Time and savings deposits | 12,729 | |
| Total Domestic and Foreign Deposits | | 22,132 |
| Mortgage indebtedness | | 370 |
| Other liabilities | | 198 |
| Total Liabilities | | 22,700 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,208 |
| Surplus | 302 |
| Undivided profits | -216 |
| Total Equity Capital | 1,294 |
| Total Liabilities and Equity Capital | 23,994 |

## Simi Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,028 |
| Interest on balances with banks | 11 |
| Income on Federal funds sold | 51 |
| Interest and dividends on investments | 246 |
| Other operating income | 117 |
| Total operating income | 1,453 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 367 |
| Interest on deposits | 503 |
| Interest on Federal funds purchased and other borrowings | 62 |
| Occupancy and furniture and equipment expense | 202 |
| Provision for loan losses | 28 |
| Other operating expense | 336 |
| Total operating expense | 1,498 |
| NET OPERATING INCOME | -45 |
| Income before extraordinary items | -45 |
| Extraordinary charges (credits) | |
| NET INCOME | -45 |
| Other increases (decreases) in capital | 10 |
| NET CHANGE IN CAPITAL | -35 |

## South Bay Bank

Incorporated December 17, 1980

23415 Crenshaw Boulevard, Torrance 90505 Tel: (213) 534-2400

Principal Officers: David F. Haden, President & Chief Executive Officer; David C. Holmes, Senior Vice President & Senior Loan Officer; Jack Tipton, Vice President; Jo. R. Bennett, Vice President & Cashier; Joanne Brookes, Assistant Vice President & Assistant Cashier; Lois D. Battin, Corporate Secretary, Adrienne Goff, Assistant Vice President & Operations Manager.

Directors: Fabian A. Abram, Robert B. Anderson, David R. Ball, John A. Barrington, Sam Burrescia, Stanley L. Dunn, Edward J. Ferraro, David F. Haden, Kenneth M. Miller, Raymond G. Olson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,680 |
| U. S. Treasury securities | | 500 |
| Obligations of U.S. Gov't agencies, etc. | | 1,652 |
| Federal funds sold, etc. | | 2,935 |
| Loans (excluding unearned income) | 10,208 | |
| LESS: Reserve for possible loan losses | 76 | |
| Loans (net) | | 10,132 |
| Bank premises, furniture and fixtures | | 1,095 |
| Other assets | | 316 |
| Total Assets | | 20,310 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,637 |
| Time and savings deposits (IPC) | | 9,756 |
| Deposits of U.S. Government | | 47 |
| Certified and officers checks | | 658 |
| Total Domestic Deposits | 15,098 | |
| Demand deposits | 5,342 | |
| Time and savings deposits | 9,756 | |
| Total Domestic and Foreign Deposits | | 15,098 |
| Mortgage indebtedness | | 310 |
| Other liabilities | | 69 |
| Total Liabilities | | 15,477 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,954 |
| Surplus | | 1,960 |
| Undivided profits | | -81 |
| Total Equity Capital | | 4,833 |
| Total Liabilities and Equity Capital | | 20,310 |

## South Bay Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 281 |
| Interest on balances with banks | 34 |
| Income on Federal funds sold | 347 |
| Interest and dividends on investments | 24 |
| Other operating income | 29 |
| Total operating income | 715 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 289 |
| Interest on deposits | 153 |
| Occupancy and furniture and equipment expense | 103 |
| Provision for loan losses | 36 |
| Other operating expense | 235 |
| Total operating expense | 816 |
| NET OPERATING INCOME | -101 |
| Income before extraordinary items | -10 |
| Extraordinary charges (credits) | |
| NET INCOME | -101 |
| Other increases (decreases) in capital | 4,924 |
| NET CHANGE IN CAPITAL | 4,823 |

## South Coast Bank

Established April 21, 1975

890 Baker St., Costa Mesa 92626 Tel: (714) 540-5300

Principal Officers: Nick J. Florio, President; Steven E. Vollmer, Executive Vice President; Mary Ale, Vice President & Cashier.

Directors: Thomas H. Blandi, Nick J. Florio, Mark Hurwitz, Benjamin B. Indes, Albert Perelstein.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,169 |
| U. S. Treasury securities | | 255 |
| Obligations of U.S. Gov't agencies, etc. | | 1,700 |
| Obligations of States and political subdivisions | | 1,443 |
| Loans (excluding unearned income) | 29,591 | |
| LESS:Reserve for possible loan losses | 444 | |
| Loans (net) | | 29,147 |
| Direct lease financing | | 1,020 |
| Bank premises, furniture and fixtures | | 3,631 |
| Other real estate owned | | 1,906 |
| Other assets | | 1,775 |
| Total Assets | | 45,046 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 12,915 |
| Time and savings deposits (IPC) | | 23,531 |
| Deposits of U.S. Government | | 1,954 |
| Deposits of States and municipalities | | 1,300 |
| Certified and officers checks | | 673 |
| Total Domestic Deposits | 40,373 | |
| Demand deposits | 13,636 | |
| Time and savings deposits | 26,737 | |
| Total Domestic and Foreign Deposits | | 40,373 |
| Federal funds purchased, etc. | | 1,500 |
| Mortgage indebtedness | | 274 |
| Other liabilities | | 369 |
| Total Liabilities | | 42,516 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,470 |
| Surplus | 1,388 |
| Undivided profits | -328 |
| Total Equity Capital | 2,530 |
| Total Liabilities and Equity Capital | 45,046 |

Branch offices (2): Fountain Valley, Garden Grove.
Places of business: Palm Springs.

## South Coast Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 7,005 |
| Interest on balances with banks | 293 |
| Income on Federal funds sold | 251 |
| Interest and dividends on investments | 1,205 |
| Income from direct lease financing | 45 |
| Other operating income | 379 |
| Total operating income | 9,178 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 2,003 |
| Interest on deposits | 5,450 |
| Interest on Federal funds purchased and other borrowings | 96 |
| Occupancy and furniture and equipment expense | 798 |
| Provision for loan losses | 403 |
| Other operating expense | 1,794 |
| Total operating expense | 10,544 |
| NET OPERATING INCOME | -1,366 |
| Applicable income taxes | -755 |
| Income before extraordinary items | -611 |
| Net securities gains (losses) | 22 |
| Extraordinary charges (credits) | |
| NET INCOME | -589 |
| Other increases (decreases) in capital | -40 |
| Cash dividends paid | 3 |
| NET CHANGE IN CAPITAL | -626 |

## Southern California Bank

Incorporated June 24, 1963

**9040 E. Telegraph Rd., Downey 90240** **Tel: (213) 923-9811**

Principal Officers: William R. Wanamaker, Chairman of the Board and President; Bernard E. Johnson, Senior Vice President; Ralph Bockelman, Vice President and Cashier; Douglas Reeves, Vice President and Auditor; Gene Quiddam, Vice President and Controller.

Directors: Kenneth L. Ball, LeGrande Coates, Jr., Clinton H. Corcoran, William C. Greenbeck, Edward J. Guirado, Hardesty J. McAllister, Emery McElroy, James A. McKechnie, Irving Pinsky, Leo H. Pinsky, Lloyd A. Reese, Homer G. Rosenberger, M.D., Frank N. Tomlinson, William R. Wanamaker, Alton S. Wong, M.D, D.E. Wood.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 19,771 |
| U. S. Treasury securities | | 1,226 |
| Obligations of U.S. Gov't agencies, etc. | | 100 |
| Obligations of States and political subdivisions | | 34,791 |
| Other bonds, notes, and debentures | | 75 |
| Federal funds sold, etc. | | 7,270 |
| Loans (excluding unearned income) | 96,447 | |
| LESS: Reserve for possible loan losses | 1,075 | |
| Loans (net) | | 95,372 |
| Bank premises, furniture and fixtures | | 2,928 |
| Other real estate owned | | 650 |
| Other assets | | 2,159 |
| Total Assets | | 164,342 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 45,956 |
| Time and savings deposits (IPC) | | 89,735 |
| Deposits of U.S. Government | | 2 |
| Deposits of States and municipalities | | 8,023 |
| Certified and officers checks | | 2,321 |
| Total Domestic Deposits | 146,037 | |
| Demand deposits | 49,013 | |
| Time and savings deposits | 97,024 | |
| Total Domestic and Foreign Deposits | | 146,037 |
| Other liabilities for borrowed money | | 2,562 |
| Mortgage indebtedness | | 663 |
| Other liabilities | | 918 |
| Total Liabilities | | 150,180 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 4,938 |
| Surplus | 4,621 |
| Undivided profits | 4,603 |
| Total Equity Capital | 14,162 |
| Total Liabilities and Equity Capital | 164,342 |

Parent company: SC Bancorp.
Subsidiary: Downey Funding Corporation.
Branch offices (11): Anaheim, Bellflower, Brea, Downey (2), La Habra, Orange, Rowland Heights, Santa Fe Springs, Whittier (2).
ATM facility: Downey.

## Southern California Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 15,083 |
| Interest on balances with banks | 8 |
| Income on Federal funds sold | 493 |
| Interest and dividends on investments | 2,642 |
| Income from direct lease financing | 2 |
| Other operating income | 1,992 |
| Total operating income | 20,220 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 4,127 |
| Interest on deposits | 9,030 |
| Interest on Federal funds purchased and other borrowings | 141 |
| Occupancy and furniture and equipment expense | 1,211 |
| Provision for loan losses | 923 |
| Other operating expense | 2,439 |
| Total operating expense | 17,871 |
| NET OPERATING INCOME | 2,349 |
| Applicable income taxes | -10 |
| Income before extraordinary items | 2,359 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,359 |
| Cash dividends paid | 4,300 |
| NET CHANGE IN CAPITAL | -1,941 |

## Southwest Bank

Established January 19, 1961

1737 W. Vista Way, Vista 92083 Tel: (619) 726-5870

Principal Officers: Sidney Fox, Chairman of the Board, President & Chief Executive Officer; Kenneth G. Williams, President; Thomas C. Cottle, Frank Mercandante, Donald Schempp, Executive Vice Presidents; Paul M.Weil, Secretary; J. Neal Estes, Treasurer.

Directors: Richard W. Arendsee, Thomas L. Duque, J. Neal Estes, Sidney Fox, Gordon Lacy, Herschell G. Larrick, Jr., Richard A. Lumsden, E.T. McFadden, Jr., Mary R. McLeod, Victor H. Pinckney, Jr., R.R. Robinson, Robert A. Schoeffler, Paul M. Weil, Kenneth G. Williams.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 38,275 |
| U. S. Treasury securities | | 7,941 |
| Obligations of U.S. Gov't agencies, etc. | | 5,601 |
| Obligations of States and political subdivisions | | 9,087 |
| Other bonds, notes, and debentures | | 270 |
| Federal funds sold, etc. | | 1,400 |
| Loans (excluding unearned income) | 183,040 | |
| LESS: Reserve for possible loan losses | 1,332 | |
| Loans (net) | | 181,708 |
| Direct lease financing | | 983 |
| Bank premises, furniture and fixtures | | 9,218 |
| Other real estate owned | | 9,158 |
| Other assets | | 8,385 |
| Total Assets | | 272,026 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 62,78 |
| Time and savings deposits (IPC) | | 152,880 |
| Deposits of U.S. Government | | 248 |
| Deposits of States and municipalities | | 8,386 |
| Deposits of commercial banks | | 43 |
| Certified and officers checks | | 5,748 |
| Total Domestic Deposits | 229,783 | |
| Demand deposits | 71,561 | |
| Time and savings deposits | 158,222 | |
| Total Domestic and Foreign Deposits | | 229,783 |
| Federal funds purchased, etc. | | 360 |
| Other liabilities for borrowed money | | 22,770 |
| Other liabilities | | 2,568 |
| Total Liabilities | | 255,481 |
| Subordinated notes and debentures | | 3,608 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 11,058 |
| Surplus | | 663 |
| Undivided proits | | 1,216 |
| Total Equity Capital | | 12,937 |
| Total Liabilities and Equity Capital | | 272,026 |

Parent company: Southwest Bancorp.
Subsidiary: SW Mortgage, Inc.
Branch offices (16): Carlsbad, El Toro, Encinitas, Escondido, Fallbrook, Hemet, Laguna Beach, Leucadia, Mission Viejo, Oceanside, San Diego (2), San Marcos, Solana Beach, Vista (2).

## Southwest Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 27,002 |
| Interest on balances with banks | 20 |
| Income on Federal funds sold | 655 |
| Interest and dividends on investments | 1,985 |
| Income from direct lease financing | 80 |
| Other operating income | 6,482 |
| Total operating income | 36,224 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 8,829 |
| Interest on deposits | 15,236 |
| Interest on Federal funds purchased and other borrowings | 1,467 |
| Occupancy and furniture and equipment expense | 4,373 |
| Provision for loan losses | 844 |
| Other operating epense | 6,614 |
| Total operating expense | 37,363 |
| NET OPERATING INCOME | -1,139 |
| Applicable income taxes | -555 |
| Income before extraordinary items | -584 |
| Net securities gains (losses) | 101 |
| Extraordinary charges (credits) | |
| NET INCOME | -483 |
| Other increases (decreases) in capital | 70 |
| Cash dividends paid | 572 |
| NET CHANGE IN CAPITAL | -985 |

## State Bank of India (California)

Incorporated April 22, 1982

**707 Wilshire Blvd., Suite 1995, Los Angeles 90017 Tel: (213) 623-7250**

Principal officers: A.J. Govindaraj, President; K.K. Agarwal, Senior Vice President; Arun P. Bhatnagar, Chief Financial Officer & Cashier.

Directors: K.K. Agarwal, A.J. Govindaraj, B. Gupta, A.S. Marwah, M. David Minnick, P.C.D. Nambiar, V.S. Natarajan, Richard G. Norlander, S. Padmanabhan.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,472 |
| Obligations of U.S. Gov't agencies, etc. | | 93 |
| Federal funds sold, etc. | | 100 |
| Loans (excluding unearnd income) | 3,753 | |
| LESS: Reserve for possible loan losses | 16 | |
| Loans (net) | | 3,737 |
| Bank premises, furniture and fixtures | | 47 |
| Other assets | | 97 |
| Total Assets | | 6,546 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 234 |
| Time and savings deposits (IPC) | | 2,695 |
| Deposits of foreign governments | | 2,118 |
| Deposits of commercial banks | | 12 |
| Certified and officers checks | | 11 |
| Total Domestic Deposits | 5,070 | |
| Demand deposits | 292 | |
| Time and savings deposits | 4,778 | |
| Total Domestic and Foreign Deposits | | 5,070 |
| Other liabilities | | 77 |
| Total Liabilities | | 5,147 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,000 |
| Surplus | 500 |
| Undivided profits | -101 |
| Total Equity Capital | 1,399 |
| Total Liabilities and Equity Capital | 6,546 |

Parent company: State Bank of India

## State Bank of India (California) —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 115 |
| Interest on balances with banks | 33 |
| Income on Federal funds sold | 6 |
| Other operating income | 1 |
| Total operating income | 155 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 54 |
| Interest on deposits | 75 |
| Occupancy and furniture and equipment expense | 17 |
| Provision for loan losses | 16 |
| Other operating expense | 63 |
| Total operating expense | 225 |
| NET OPERATING INCOME | -70 |
| Income before extraordinary items | -70 |
| Extraordinary charges (credits) | |
| NET INCOME | -70 |
| Other increases (decreases) in capital | 1,500 |
| NET CHANGE IN CAPITAL | 1,430 |

## Sterling Bank

Established November 5, 1980

3287 Wilshire Boulevard, Los Angeles 90010 Tel: (213) 384-4444

Principal Officers: Allan E. Dalshaug, Chairman of the Board; Peter L. Bustetter, President; Jerry E. Gray, Vice President; & Chief Credit Officer; Julia A. Bergstrom, Controller.

Directors: Peter L. Bustetter, Allan E. Dalshaug, Audrey J. Fimpler, Robert J. Schiller, Gil N. Schwartzberg, John G. Sperling, Philip W. Twente, Michael Wagner.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,876 |
| Obligations of U.S. Gov't agencies, etc. | | 3,830 |
| Federal funds sold, etc. | | 62 |
| Loans (excluding unearned income) | 24,512 | |
| LESS: Reserve for possible loan losses | 281 | |
| Loans (net) | | 24,231 |
| Direct lease financing | | 84 |
| Bank premises, furniture and fixtures | | 1,793 |
| Other real estate owned | | 143 |
| Other assets | | 856 |
| Total Assets | | 35,438 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 6,647 |
| Time and savings deposits (IPC) | | 21,860 |
| Deposits of U.S. Government | | 9 |
| Deposits of States and municipalities | | 600 |
| Deposits of commercial banks | | 1,238 |
| Certified and officers checks | | 320 |
| Total Domestic Deposits | 30,674 | |
| Demand deposits | 7,014 | |
| Time and savings deposits | 2,660 | |
| Total Domestic and Foreign Deposits | | 30,674 |
| Federal funds purchased, etc. | | 797 |
| Other liabilities | | 185 |
| Total Liabilities | | 31,656 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 4,475 |
| Undivided profits | -693 |
| Total Equity Capital | 3,782 |
| Total Liabilities and Equity Capital | 35,438 |

Parent company: Sterling Bancorporation.

## Sterling Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,818 |
| Interest on balances with banks | 15 |
| Income on Federal funds sold | 306 |
| Interest and dividends on investments | 636 |
| Other operating income | 84 |
| Total operating income | 4,859 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,201 |
| Interest on deposits | 2,353 |
| Interest on Federal funds purchased and other borrowings | 92 |
| Occupancy and furniture and equipment expense | 498 |
| Provision for loan losses | 765 |
| Other operating expense | 742 |
| Total operating expense | 5,651 |
| NET OPERATING INCOME | -792 |
| Income before extraordinary items | -792 |
| Net securities gains (losses) | 77 |
| Extraordinary charges (credits) | |
| NET INCOME | -715 |
| Other increases (decreases) in capital | 21 |
| NET CHANGE IN CAPITAL | -694 |

## Suisun Valley Bank

**Incorporated April 14, 1980**

**1000 Texas Street, Fairfield 94533** **Tel: (707) 422-8882**

Principal Officers: Robert J. Acker, President and Chief Executive Officer; Richard F. Barber, Vice President and Cashier; Mary A. Rose, Vice President; Deanna L. Kirkland, Deborah A. Meekins, Assistant Vice Presidents; Carolyn Holzapple, Corporate Secretary.

Directors: Robert J. Acker, Robert O. Anderson, Mervin Becker, Andrew P. Bosco, Robert J. Carty, Stephen Cole, Lloyd DeBock, Don R. Hancock, A. Vernon Hellwig, Morland G. McManigal, Jack Newell, Jr.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| ASSETS | | |
|---|---|---|
| Cash and due from banks | | 720 |
| Other bonds, notes, and debentures | | 1,513 |
| Federal funds sold, etc. | | 1,570 |
| Loans (excluding unearned income) | 4,403 | |
| LESS: Reserve for possible loan losses | 36 | |
| Loans (net) | | 4,367 |
| Bank premises, furniture and fixtures | | 1,520 |
| Other assets | | 151 |
| Total Assets | | 9,841 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 1,561 |
| Time and savings deposits (IPC) | | 6,094 |
| Certified and officers checks | | 208 |
| Total Domestic Deposits | 7,863 | |
| Demand deposits | 1,769 | |
| Time and savings deposits | 6,094 | |
| Total Domestic and Foreign Deposits | | 7,863 |
| Other liabilities | | 34 |
| Total Liabilities | | 7,897 |
| **EQUITY CAPITAL** | | |
| Common stock | | 2,480 |
| Undivided profits | | -536 |
| Total Equity Capital | | 1,944 |
| Total Liabilities and Equity Capital | | 9,841 |

Branch office: Fairfield.

## Suisun Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 547 |
| Interest on balances with banks | 29 |
| Income on Federal funds sold | 159 |
| Interest and dividends on investments | 136 |
| Other operating income | 61 |
| Total operating income | 932 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 347 |
| Interest on deposits | 237 |
| Interest on Federal funds purchased and other borrowings | 76 |
| Occupancy and furniture and equipment expense | 217 |
| Provision for loan losses | 32 |
| Other operating expense | 227 |
| Total operating expense | 1,136 |
| NET OPERATING INCOME | -204 |
| Income before extraordinary items | -204 |
| Extraordinary charges (credits) | |
| NET INCOME | -204 |
| NET CHANGE IN CAPITAL | -204 |

## The Sumitomo Bank of California

Incorporated November 14, 1952

365 California St., San Francisco 94104 Tel: (415) 445-8000

Principal Officers: Ichiya Kumagai, Chairman of the Board; T. Shimizu, President and Chief Executive Officer; J. Saito, K. Yoshida, Executive Vice Presidents; M. Miyakoda, S. Nagata, Y. Okiyama, Senior Vice Presidents; J. S. Kusaba, Senior Vice President and Secretary; O. Torii, Vice President, Cashier and Treasurer.

Directors: J. F. Aiso, S. Aratani, S. L. Cocks, H. Higuchi, H. Kawai, I. Kumagai, J. S. Kusaba, E. Motoshige, Y. Okiyama, D. Parachini, J. Saito, E. J. Schmitt, Y. Shibata, T. Shimizu, O. Torii, K. Yoshida.

### STATEMENT OF CODITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 125,393 |
| U. S. Treasury securities | | 44,262 |
| Obligations of U.S. Gov't agencies, etc. | | 2,194 |
| Obligations of States and political subdivisions | | 131,214 |
| Other bonds, notes, and debentures | | 8,432 |
| Federal funds sold, etc. | | 13,000 |
| Loans (excluding unearned income) | 1,929,261 | |
| LESS: Reserve for possible loan losses | 10,745 | |
| Loans (net) | | 1,918,516 |
| Direct lease financing | | 2,521 |
| Bank premises, furniture and fixtures | | 38,273 |
| Other real estate owned | | 7,717 |
| Customers' liability on acceptances outstanding | | 15,240 |
| Other assets | | 34,258 |
| Total Assets | | 2,341,020 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 292,715 |
| Time and savings deposits (IPC) | | 1,620,955 |
| Deposits of U.S. Government | | 825 |
| Deposits of States and municipalities | | 85,866 |
| Deposits of commercial banks | | 2,226 |
| Certified and officers checks | | 16,242 |
| Total Domestic Deposits | 2,018,829 | |
| Demand deposits | 312,028 | |
| Time and savings deposits | 1,706,801 | |
| Deposits in Foreign Offices | | 69,000 |
| Total Domestic and Foreign Deposits | | 2,087,829 |
| Other liabilities for borrowed money | | 58,593 |
| Mortgage indebtedness | | 10,142 |
| Acceptances executed and outstanding | | 15,240 |
| Other liabilities | | 33,917 |
| Total Liabilities | | 2,205,721 |
| Subordinated notes and debentures | | 36,221 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 21,086 |
| Surplus | 51,363 |
| Undivided profits | 26,629 |
| Total Equity Capital | 99,078 |
| Total Liabilities and Equity Capital | 2,341,020 |

Parent company: The Sumitomo Bank, Ltd., Osaka, Japan.
Branch offices (49): Albany, Anaheim, Claremont, Costa Mesa, Cupertino, Fremont, Fresno, Gardena, Hacienda Heights, Hayward (2), Hollywood, Huntington Beach (2), La Palma, Long Beach (2), Los Angeles (7), Mission Viejo, Monterey, Monterey Park, Mountain View, Oakland, Oxnard, Pleasant Hill, Pomona, Scramento (3), San Bruno, San Diego, San Francisco (4), San Jose, San Mateo, Santa Monica, Sherman Oaks, Stockton, Torrance, Watsonville, Nassau, Bahamas.
ATM facility: Los Angeles.
Extensions of banking offices (3): Los Angeles (2), San Francisco.

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## The Sumitomo Bank of California —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 231,096 |
| Interest on balances with banks | 2,285 |
| Income on Federal funds sold | 1,988 |
| Interest and dividends on investments | 19,292 |
| Income from direct lease financing | 317 |
| Trust department income | 932 |
| Other operating income | 12,796 |
| Total operating income | 268,706 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 32,827 |
| Interest on deposits | 177,132 |
| Interest on Federal funds purchased and other borrowings | 18,678 |
| Occupancy and furniture and equipment expense | 13,082 |
| Provision for loan losses | 3,500 |
| Other operating expense | 17,257 |
| Total operating expense | 262,476 |
| NET OPERATING INCOME | 6,230 |
| Applicable income taxes | -1,237 |
| Income before extraordinary items | 7,467 |
| Net securities gains (losses) | 133 |
| Extraordinary charges (credits) | |
| NET INCOME | 7,600 |
| Other increases (decreases) in capital | 560 |
| Cash dividends paid | 5,885 |
| NET CHANGE IN CAPITAL | 2,275 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 18,767 |
| (b) Stocks | 57,578 |
| (c) Real Estate Loans | 5,584 |
| (e) Real Estate | 3,811 |
| (f) Savings and Loan, Other Thrift Deposits | 9,950 |
| (g) Miscellaneous | 13,523 |
| Time Deposits: | |
| (a) Own Bank | 34,462 |
| (b) Other Banks | 20,750 |
| Demand Deposits: | |
| (a) Own Bank | 1,880 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 47,205 |
| Total Assets | 213,510 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 6,231 |
| (b) Personal Living Trusts | 10,004 |
| (c) Employee Benefit Trusts | 123,042 |
| Total Fiduciary Accounts | 139,277 |
| Corporate Accounts | 22,622 |
| Due to Commercial Department, Advances or Overdrafts | 51,611 |
| Total Liabilities | 213,510 |
| Market value-Securities deposited with State Treasurer: Court | 528 |
| Market value-Securities deposited with State Treasurer: Private | 146 |

# Summit Bank

Incorporated June 5, 1981

**2969 Broadway, Oakland 94611** **Tel: (415) 839-8800**

Principal officers: Shirley W. Nelson, President & Chief Executive Officer; Eddy S.F. Chan, Vice President and Chief Financial Officer; Patricia LePera, Assistant Vice President; Peter Q. Smith, Assistant Vice President & Loan Officer; Ludy Heater, Assistant Vice President & Operations Officer.

Directors: Craig M. Cokeley, Robert A. Ellsworth, Jerrald R. Goldman, M.D., Thomas F. Louderback, Jr., Robert N. Mitgang, M.D., Kikuo Nakahamra, Shirley W. Nelson, Martin C. Kauffman, Barbara J. Williams, Robert H. Wilson.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousnds of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,846 |
| U. S. Treasury securities | | 300 |
| Federal funds sold, etc. | | 300 |
| Loans (excluding unearned income) | 12,296 | |
| LESS: Reserve for possible loan losses | 19 | |
| Loans (net) | | 12,277 |
| Bank premises, furniture and fixtures | | 723 |
| Other assets | | 189 |
| Total Assets | | 17,635 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,091 |
| Time and savings deposits (IPC) | | 10,887 |
| Deposits of U.S. Government | | 2 |
| Deposits of States and municipalities | | 100 |
| Certified and officers checks | | 571 |
| Total Domestic Deposits | 13,651 | |
| Demand deposits | 2,664 | |
| Time an savings deposits | 10,987 | |
| Total Domestic and Foreign Deposits | | 13,651 |
| Other liabilities | | 81 |
| Total Liabilities | | 13,732 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 4,000 |
| Undivided profits | -97 |
| Total Equity Capital | 3,903 |
| Total Liabilities and Equity Capital | 17,635 |

Parent company: Summit Bancshares, Inc.

## Summit Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 333 |
| Interest on balances with banks | 113 |
| Income on Federal funds sold | 37 |
| Interest and dividends on investments | 24 |
| Other operating income | 9 |
| Total operating income | 516 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 173 |
| Interest on deposits | 147 |
| Interest on Federal funds purchased and other borrowings | 9 |
| Occupancy and furniture and equipment expense | 55 |
| Provision for loan losses | 4 |
| Other operating expense | 115 |
| Total operating expense | 503 |
| NET OPERATING INCOME | 13 |
| Income before extraordinary items | 13 |
| Net securities gains (losses) | 2 |
| Extraordinary charges (credits) | |
| NET INCOME | 15 |
| Other increases (decreases) in capital | 3,830 |
| NET CHANGE IN CAPITAL | 3,845 |

## Sunrise Bank

Established October 14, 1981

**6916 Sunrise Blvd., Citrus Heights 95610** **(916) 723-2020**

Principal Officers: Stan Atchley, President & Chief Executive Officer; H. Gordon Thomson, Senior Vice President & Senior Loan Administrator; Gary Mitchell, Vice President & Controller; Diane McLain, Vice President & Cashier; John Edmondson, Assistant Vice President & Real Estate Officer.

Directors: David Anderson, Lamon B. Chambliss, Michael P. Casterton, Henry E. Haney, F. Harold Johnson, M.D., Leon D. Lewis, M. Randy Randazzo, M.D., Charles E. Richards, Stephen P. Thomas, Paul C. Wagner, Doris Ward.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousads of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,479 |
| U. S. Treasury securities | | 1,771 |
| Obligations of U.S. Gov't agencies, etc. | | 1,250 |
| Federal funds sold, etc. | | 5,200 |
| Loans (excluding unearned income) | 29,495 | |
| LESS: Reserve for possible loan losses | 140 | |
| Loans (net) | | 29,355 |
| Direct lease financing | | 22 |
| Bank premises, furniture and fixtures | | 500 |
| Other real estate owned | | 280 |
| Other assets | | 538 |
| **Total Assets** | | 42,395 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,758 |
| Time and savings deposits (IPC) | | 30,444 |
| Deposits of States and municipalities | | 700 |
| Deposits of commercial banks | | 20 |
| Certified and officers checks | | 541 |
| Total Domestic Deposits | 37,643 | |
| Demand deposits | 6,299 | |
| Time and savings deposits | 31,344 | |
| **Total Domestic and Foreign Deposits** | | 37,643 |
| Federal funds purchased, etc. | | 15 |
| Other liabilities | | 444 |
| **Total Liabilities** | | 38,102 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 4,208 |
| Undivided profits | 85 |
| **Total Equity Capital** | 4,293 |
| **Total Liabilities and Equity Capital** | 42,395 |

Parent company: Sunrise Bancorp.
Branch office: Roseville.

## Sunrise Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,006 |
| Interest on balances with banks | 5 |
| Income on Federal funds sold | 247 |
| Interest and dividends on investments | 339 |
| Other operating income | 69 |
| Total operating income | 2,666 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 574 |
| Interest on deposits | 1,017 |
| Interest on Federal funds purchased and other borrowings | 81 |
| Occupancy and furniture and equipment expense | 171 |
| Provision for loan losses | 227 |
| Other operating expense | 479 |
| Total operating expense | 2,549 |
| NET OPERATING INCOME | 117 |
| Applicable income taxes | 14 |
| Income before extraordinary items | 103 |
| Extraordinary charges (credits) | |
| NET INCOME | 103 |
| NET CHANGE IN CAPITAL | 103 |

## Sunwest Bank

Incorporated September 18, 1969

535 E. First St., Tustin 92680 Tel: (714) 832-5200

Principal Officers: John J. Harney Chairman of the Board and President; Robert N. Wakeman, Executive Vice President & Secretary; James G. LeSieur, III, Senior Vice President & Controller.

Directors: John R. Betson, Jr., John J. Harney, Robert M. Oster, Jerome A. Stewart, Robert N. Wakeman.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 10,091 |
| U. S. Treasury securities | | 481 |
| Obligations of States and political subdivisions | | 3,088 |
| Other bonds, notes, and debentures | | 10 |
| Federal funds sold, etc. | | 11,785 |
| Loans (excluding unearned income) | 105,039 | |
| LESS: Reserve for possible loan losses | 1,192 | |
| Loans (net) | | 103,847 |
| Direct lease financing | | 2,899 |
| Bank premises, furniture and fixtures | | 5,888 |
| Other real estate owned | | 5,794 |
| Other assets | | 3,990 |
| Total Assets | | 147,873 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 34,346 |
| Time and savings deposits (IPC) | | 89,857 |
| Deposits of U.S. Government | | 1,084 |
| Deposits of States and municipalities | | 4,129 |
| Deposits of commercial banks | | 3,200 |
| Certified and officers checks | | 1,945 |
| Total Domestic Deposits | 134,561 | |
| Demand deposits | 36,711 | |
| Time and savings deposits | 97,850 | |
| Total Domestic and Foreign Deposits | | 134,561 |
| Mortgage indebtedness | | 809 |
| Other liabilities | | 3,001 |
| Total Liabilities | | 138,371 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,059 |
| Surplus | 3,053 |
| Undivided profits | 5,390 |
| Total Equity Capital | 9,502 |
| Total Liabilities and Equity Capital | 147,873 |

Branch offices (4): Fullerton, Newport Beach, Orange, Santa Ana.

## Sunwest Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 18,166 |
| Income on Federal funds sold | 1,026 |
| Interest and dividends on investments | 480 |
| Income from direct lease financing | 437 |
| Other operating income | 805 |
| Total operating income | 20,914 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 4,189 |
| Interest on deposits | 10,682 |
| Interest on Federal funds purchased and other borrowings | 381 |
| Occupancy and furniture and equipment expense | 1,599 |
| Provision for loan losses | 455 |
| Other operating expense | 2,835 |
| Total operating expense | 20,141 |
| NET OPERATING INCOME | 773 |
| Applicable income taxes | 125 |
| Income before extraordinary items | 648 |
| Net securities gains (losses) | -8 |
| Extraordinary charges (credits) | |
| NET INCOME | 640 |
| Other increases (decreases) in capital | -4 |
| NET CHANGE IN CAPITAL | 636 |

## Timberline Community Bank

Incorporated June 6, 1980

**123 North Main St., Yreka 96097** **Tel: (916) 842-6191**

Principal Officers: Robert J. Younts, President & Chief Executive Officer; Roger E. Ebert, Senior Loan Officer; Barbara Tingley, Marketing Officer; Steven Young, Assistant Manager; Helen Gaulden, Senior Accounting Officer.

Directors: R. Banning, G. J. Collins, Charles J. Cooley, Jackson W. Cortright, James J. Davidson, Richard S. Day, Norman E. Fiock, D. Hilton, Diedrich J. Kuck, Elmo M. Smith, Robert S. Youngs.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 768 |
| U. S. Treasury securities | | 1,255 |
| Obligations of U.S. Gov't agencies, etc. | | 1,853 |
| Federal funds sold, etc. | | 900 |
| Loans (excluding unearned income) | 9,590 | |
| LESS: Reserve for possible loan losses | 130 | |
| Loans (net) | | 9,460 |
| Bank premises, furniture and fixtures | | 740 |
| Other real estate owned | | 114 |
| Other assets | | 383 |
| Total Assets | | 15,473 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,243 |
| Time and savings deposits (IPC) | | 11,081 |
| Deposits of U.S. Government | | 23 |
| Deposits of States and municipalities | | 65 |
| Deposits of commercial banks | | 21 |
| Certified and officers checks | | 143 |
| Total Domestic Deposits | 13,57 | |
| Demand deposits | 2,495 | |
| Time and savings deposits | 11,081 | |
| Total Domestic and Foreign Deposits | | 13,576 |
| Federal funds purchased, etc. | | 105 |
| Other liabilities | | 49 |
| Total Liabilities | | 13,730 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,291 |
| Undivided profits | -548 |
| Total Equity Capital | 1,743 |
| Total Liabilities and Equity Capital | 15,473 |

Branch office: Greenview.

## Timberline Community Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,270 |
| Interest on balances with banks | 14 |
| Income on Federal funds sold | 174 |
| Interest and dividends on investments | 264 |
| Other operating income | 84 |
| Total operating income | 1,806 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 415 |
| Interest on deposits | 816 |
| Interest on Federal funds purchased and other borrowings | 132 |
| Occupancy and furniture and equipment expense | 178 |
| Provision for loan losses | 171 |
| Other operating expense | 312 |
| Total operating expense | 2,024 |
| NET OPERATING INCOME | -218 |
| Income before extraordinary items | -218 |
| Net securities gains (losses) | 6 |
| Extraordinary charges (credits) | 6 |
| NET INCOME | -206 |
| NET CHANGE IN CAPITAL | -206 |

# Tokai Bank of California

Incorporated March 25, 1963

534 West Sixth St., Los Angeles 90014 Tel: (213) 972-0200

Principal Officers: Shigemitsu Miyake, Chairman of the Board; Kaneo Takeda, President; J. Richard Belliston, Executive Vice President & Chief Financial Officer; John Munger, Richard Oldenburg, William Overfelt, Tsuneo Shinozaki, James Thomas, Executive Vice Presidents; Hiroshi Ishida, Senior Vice President, Hisatoshi Inoguchi, Fumioki Oguri, George Saiki, Senior Vice Presidents.

Directors: Harold Crozier, S. Alfred Halgren, Abraham Hovsepian, Hisatoshi Inoguchi, Shigemitsu Miyake, Fumioki Oguri, Hiroshi Ishida, John A. Munger, Thomas D. Phelps, Esq., George Saiki, Tsuneo Shinozaki, Timksiu, M.D., Kaneo Takeda, James B. Thomas.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 23,675 |
| U. S. Treasury securities | | 17,850 |
| Obligations of U.S. Gov't agencies, etc. | | 9,726 |
| Obligations of States and political subdivisions | | 21,483 |
| Other bonds, notes, and debentures | | 1,299 |
| Loans (excluding unearned income) | 308,140 | |
| LESS: Reserve for possible loan losses | 3,740 | |
| Loans (net) | | 304,400 |
| Direct lease financing | | 989 |
| Bank premises, furniture and fixtures | | 12,394 |
| Other real estate owned | | 10,607 |
| Other assets | | 8,445 |
| Total Assets | | 410,868 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 66,397 |
| Time and savings deposits (IPC) | | 222,918 |
| Deposits of U.S. Government | | 363 |
| Deposits of States and municipalities | | 36,902 |
| Deposits of commercial banks | | 42,939 |
| Certified and officers checks | | 4,774 |
| Total Domestic Deposits | 374,293 | |
| Demand deposits | 83,693 | |
| Time and savings deposits | 290,600 | |
| Total Domestic and Foreign Deposits | | 374,293 |
| Federal funds purchased, etc. | | 1,645 |
| Other liabilities for borrowed money | | 1,628 |
| Mortgage indebtedness | | 2,259 |
| Other liabilities | | 3,495 |
| Total Liabilities | | 383,32 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 23,317 |
| Undivided profits | 4,231 |
| Total Equity Capital | 27,548 |
| Total Liabilities and Equity Capital | 410,868 |

Parent company: The Tokai Bank, Ltd.
Subsidiary: Continental Thrift & Loan Company.
Branch offices (11): Alhambra (2), Hermosa Beach, Huntington Beach, Inglewood, Newport Beach, Pasadena, Playa del Rey, Redondo Beach, San Francisco, Temple City.

## Tokai Bank of California —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 43,373 |
| Interest on balances with banks | 65 |
| Income on Federal funds sold | 1,947 |
| Interest and dividends on investments | 5,724 |
| Income from direct lease financing | 173 |
| Other operating income | 2,517 |
| Total operating income | 53,799 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 10,110 |
| Interest on deposits | 29,755 |
| Interest on Federal funds purchased and other borrowings | 1,727 |
| Occupancy and furniture and equipment expense | 2,703 |
| Provision for loan losses | 2,217 |
| Other operaing expense | 6,591 |
| Total operating expense | 53,103 |
| NET OPERATING INCOME | 696 |
| Applicable income taxes | -182 |
| Income before extraordinary items | 878 |
| Net securities gains (losses) | 2 |
| Extraordinary charges (credits) | 211 |
| NET INCOME | 1,091 |
| Other increases (decreases) in capital | 8,258 |
| NET CHANGE IN CAPITAL | 9,349 |

## Toronto Dominion Bank of California

Incorporated February 18, 1971

114 Sansome St., San Francisco 94104 Tel: (415) 989-4900

Principal Officers: J.M. Babcock, Chairman of the Board; Karl G. Howard, President; John A. Kendall, Charles R. Klugherz, F.D. Nash, V. Varghese, Senior Vice Presidents.

Directors: J.M. Babcock, A.C. Baillie, Harry J. Burton, R.R.B. Dickson, George H. Gallaway, Karl G. Howard, John A. Kendall, Walter G. Olson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 11,895 |
| U. S. Treasury securities | | 5,908 |
| Obligations of States and political subdivisions | | 20 |
| Federal funds sold, etc. | | 10,000 |
| Loans (excluding unearned income) | 98,317 | |
| LESS: Reserve for possible loan losses | 1,145 | |
| Loans (net) | | 97,172 |
| Bank premises, furniture and fixtures | | 3,376 |
| Other real estate owned | | 3,422 |
| Other assets | | 1,418 |
| Total Assets | | 133,391 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 13,564 |
| Time and savings deposits (IPC) | | 75,878 |
| Deposits of U.S. Government | | 42 |
| Deposits of States and municipalities | | 9 |
| Deposits of commercial banks | | 23,825 |
| Certified and officers checks | | 2,357 |
| Total Domestic Deposits | 115,675 | |
| Demand deposits | 17,997 | |
| Time and savings deposits | 97,678 | |
| Total Domestic and Foreign Deposits | | 115,675 |
| Federal funds purchased, etc. | | 600 |
| Other liabilities for borrowed money | | 289 |
| Other liabilities | | 1,670 |
| Total Liabilities | | 118,234 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 8,000 |
| Surplus | | 2,750 |
| Undivided profits | | 4,407 |
| Total Equity Capital | | 15,157 |
| Total Liabilities and Equity Capital | | 133,391 |

Parent company: The Toronto-Dominion Bank, Toronto, Ontario, Canada.
Branch offices (3): Beverly Hills, Irvine, Los Angeles.

## Toronto Dominion Bank of California —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 19,071 |
| Interest on balances with banks | 63 |
| Income on Federal funds sold | 1,920 |
| Interest and dividends on investments | 1,142 |
| Other operating income | 829 |
| Total operating income | 23,025 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 3,343 |
| Interest on deposits | 14,776 |
| Interest on Federal funds purchased and other borrowings | 333 |
| Occupancy and furniture and equipment expense | 1,167 |
| Provision for loan losses | 970 |
| Other operating expense | 1,747 |
| Total operating expense | 22,336 |
| NET OPERATING INCOME | 689 |
| Applicable income taxes | 107 |
| Income before extraordinary items | 582 |
| Net securities gains (losses) | 220 |
| Extraordinary charges (credits) | |
| NET INCOME | 802 |
| NET CHANGE IN CAPITAL | 802 |

# Torrey Pines Bank

Incorporated October 23, 1978

**245 Santa Helena, Solana Beach 92075** **Tel: (619) 755-0173**

Principal Officers: Edward S. George, President; Alan L. Douglas, Executive Vice President, T. Anthony Meier, Senior Vice President & Cashier; Allan W. Severson, Senior Vice President & Senior Loan Officer.

Directors: Robert K. Adams, Douglas O. Allred, Ross Daily, Nicholas L. Frazee, Edward George, Theodore E. Gildred, Thomas T. Laughlin, John C. Mabee, John J. Parks, Charles T. Rosen, Harold G. Sadler, Milo E. Shadle, Paul K, Tchang, Roger S. Woolley.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,290 |
| U. S. Treasury securities | | 1,482 |
| Obligations of U.S. Gov't agencies, etc. | | 1,405 |
| Federal funds sold, etc. | | 1,960 |
| Loans (excluding unearned income) | 49,343 | |
| LESS: Reserve for possible loan losses | 352 | |
| Loans (net) | | 48,991 |
| Bank premises, furniture and fixtures | | 3,780 |
| Other real estate owned | | 282 |
| Other assets | | 1,664 |
| Total Assets | | 67,854 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 11,318 |
| Time and savings deposits (IPC) | | 44,667 |
| Deposits of U.S. Government | | 43 |
| Deposits of States and municipalities | | 2,335 |
| Certified and officers checks | | 2,365 |
| Total Domestic Deposis | 60,728 | |
| Demand deposits | 13,726 | |
| Time and savings deposits | 47,002 | |
| Total Domestic and Foreign Deposits | | 60,728 |
| Mortgage indebtedness | | 1,088 |
| Other liabilities | | 1,226 |
| Total Liabilities | | 63,042 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,826 |
| Surplus | 1,683 |
| Undivided profits | 303 |
| Total Equity Capital | 4,812 |
| Total Liabilities and Equity Capital | 67,854 |

Parent Company: Torrey Pines Group.
Branch offices (3): Fallbrook, Rancho Santa Fe, Vista.
Extension of banking office: Solana Beach.

## Torrey Pines Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,945 |
| Interest on balances with banks | 273 |
| Income on Federal funds sold | 204 |
| Interest and dividends on investments | 380 |
| Other operating income | 311 |
| Total operating income | 6,113 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,546 |
| Interest on deposits | 2,933 |
| Interest on Federal funds purchased and other borrowings | 49 |
| Occupancy and furniture and equipment expense | 652 |
| Provision for loan losses | 68 |
| Other operating expense | 837 |
| Total operating expense | 6,085 |
| NET OPERATING INCOME | 28 |
| Applicable income taxes | 3 |
| Income before extraordinary items | 25 |
| Extraordinary charges (credits) | |
| NET INCOME | 25 |
| NET CHANGE IN CAPITAL | 25 |

## Town & Country Bank

Incorporated March 13, 1979

12535 Seal Beach Blvd., Seal Beach 90740 Tel: (213) 594-9783

Principal Officers: Jay T. Covington, President; James M. Preston, Senior Vice President; Lawrence S. Shaffer, Vice President & Cashier; Shirley Ashcraft, Assistant Vice President.

Directors: Jay T. Covington, Richard Darling, James L. Duncan, Robert D. Halcomb, James F. Loos, D.D.S., Mercer L. Morgan, Alan Pollock.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,327 |
| U. S. Treasury securities | | 2,822 |
| Obligations of U.S. Gov't agencies, etc. | | 3,849 |
| Obligations o States and political subdivisions | | 963 |
| Federal funds sold, etc. | | 1,200 |
| Loans (excluding unearned income) | 15,439 | |
| LESS: Reserve for possible loan losses | 109 | |
| Loans (net) | | 15,330 |
| Bank premises, furniture and fixtures | | 1,433 |
| Other real estate owned | | 1,744 |
| Other assets | | 771 |
| Total Assets | | 31,439 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,738 |
| Time and savings deposits (IPC) | | 24,207 |
| Deposits of U.S. Government | | 22 |
| Deposits of States and municipalities | | 100 |
| Certified and officers checks | | 383 |
| Total Domestic Deposits | 28,450 | |
| Demand deposits | 4,143 | |
| Time and savings deposits | 24,307 | |
| Total Domestic and Foreign Deposits | | 28,450 |
| Federal funds purchased, etc. | | 108 |
| Mortgage indebtedness | | 256 |
| Other liabilities | | 440 |
| Total Liabilities | | 29,254 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,368 |
| Undivided profits | -183 |
| Total Equity Capital | 2,185 |
| Total Liabilities and Equity Capital | 31,439 |

## Town & Country Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,847 |
| Income on Federal funds sold | 231 |
| Interest and dividends on investments | 434 |
| Other operating income | 166 |
| Total operating income | 3,678 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 661 |
| Interest on deposits | 1,585 |
| Interest on Federal funds purchased and other borrowings | 164 |
| Occupancy and furniture and equipment expense | 347 |
| Provision for loan losses | 109 |
| Other operating expense | 574 |
| Total operating expense | 3,440 |
| NET OPERATING INCOME | 238 |
| Applicable income taxes | 28 |
| Income before extraordinary items | 210 |
| Net securities gains (losses) | 64 |
| Extraordinary charges (credits) | |
| NET INCOME | 274 |
| NET CHANGE IN CAPITAL | 274 |

## Trans-World Bank

Incorporated January 14, 1953

5400 Van Nuys Blvd., Sherman Oaks 91401 Tel: (213) 783-7501

Principal Officers: D.H. Hender, President and Chief Executive Officer; Howard Stanke, Senior Vice President, Finance, and Secretary; Ronald Hawes, Herbert G. Prinz, Audrey C. Updike, Vice Presidents.

Directors: Alvin Blaine, Robert Buckley, Louis J. Galen, David H. Hender, Warren Kingsley, Robert T. Souter.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,543 |
| U. S. Treasury securities | | 5,046 |
| Obligations of U.S. Gov't agencies, etc. | | 8,198 |
| Obligations of States ad political subdivisions | | 8,516 |
| Other bonds, notes, and debentures | | 1,846 |
| Federal funds sold, etc. | | 17,868 |
| Loans (excluding unearned income) | 73,786 | |
| LESS: Reserve for possible loan losses | 774 | |
| Loans (net) | | 73,012 |
| Direct lease financing | | 452 |
| Bank premises, furniture and fixtures | | 2,910 |
| Other real estate owned | | 917 |
| Other assets | | 2,087 |
| Total Assets | | 129,395 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 28,637 |
| Time and savings deposits (IPC) | | 81,062 |
| Deposits of U.S. Government | | 3 |
| Deposits of States and municipalities | | 4,067 |
| Certified and officers checks | | 2,512 |
| Total Domestic Deposits | 116,281 | |
| Demand deposits | 31,156 | |
| Time and savings deposits | 85,125 | |
| Total Domestic and Foreign Deposits | | 116,281 |
| Federal funds purchased, etc. | | 545 |
| Other liabilities for borrowed money | | 1,371 |
| Mortgage indebtedness | | 330 |
| Other liabilities | | 1,104 |
| Total Liabilities | | 119,631 |
| Subordinated notes and debentures | | 35 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,118 |
| Surplus | 4,311 |
| Undivided profits | 3,300 |
| Total Equity Capital | 9,729 |
| Total Liabilities and Equity Capital | 129,395 |

Branch offices (7): Canyon Country, Chatsworth, Granada Hills, North Hollywood, San Fernando, Woodland Hills
Place of business: Van Nuys.

## Trans-World Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 10,503 |
| Income on Federal funds sold | 1,423 |
| Interest and dividends on investments | 2,455 |
| Income from direct lease financing | 2 |
| Other operating income | 1,543 |
| Total operating income | 15,926 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 3,570 |
| Interest on deposits | 6,865 |
| Interest on Federal funds purchased and other borrowings | 923 |
| Occupancy and furniture and equipment expense | 1,069 |
| Provision for loan losses | 380 |
| Other operating expense | 2,100 |
| Total operating expense | 14,907 |
| NET OPERATING INCOME | 1,019 |
| Applicable income taxes | 194 |
| Income before extraordinary items | 825 |
| Net securities gains (losses) | 1 |
| Extraordinary charges (credits) | |
| NET INCOME | 826 |
| Other increases (decreases) in capital | 2,005 |
| NET CHANGE IN CAPITAL | 2,831 |

## Tri-Counties Bank

Incorporated June 26, 1974

780 Mangrove Avenue, Chico 95926 Tel: (916) 345-5151

Principal Officers: Wendell Lundberg, Chairman of the Board; Alex A. Vereschagin, Jr., Vice Chairman of the Board; Robert H. Steveson, President & Chief Executive Officer; D.V. Carter, Executive Vice President & Chief Financial Officer; Joan Jones, Senior Vice President & Cashier; Jim Mabry, Vice President & Loan Administrator.

Directors: Everett B. Beich, Donald J. Casey, DeWayne E. Caviness, Gerald Compton, Vernon Fish, J. Herod Hall, Sankey M. Hall, Jr., Fred Hignell, III, Wendell J. Lundberg, Wayne Meeks, Donald E. Murphy, Robert J. Stern, Robert H. Steveson, Alex A. Vereschagin, Jr.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 9,698 |
| U. S. Treasury securities | | 8,070 |
| Obligations of U.S. Gov't agencies, etc. | | 4,102 |
| Obligations of States and political subdivisions | | 308 |
| Corporate stock | | 315 |
| Federal funds sold, etc. | | 1,500 |
| Loans (excluding unearned income) | 78,944 | |
| LESS: Reserve for possible loan losses | 490 | |
| Loans (net) | | 78,454 |
| Bank premises, furniture and fixtures | | 6,272 |
| Other real estate owned | | 4,210 |
| Other assets | | 5,628 |
| Total Assets | | 118,557 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 23,583 |
| Time and savings deposits (IPC) | | 73,690 |
| Deposits of U.S. Government | | 3 |
| Deposits of States and municipalities | | 7,042 |
| Certified and officers checks | | 893 |
| Total Domestic Deposits | 105,211 | |
| Demand deposits | 24,759 | |
| Time and savings deposits | 80,452 | |
| Total Domestic and Foreign Deposits | | 105,211 |
| Mortgage indebtedness | | 984 |
| Other liabilities | | 2,232 |
| Total Liabilities | | 108,427 |
| Subordinated notes and debentures | | 3,024 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 5,858 |
| Undivided profits | 1,248 |
| Total Equity Capital | 7,106 |
| Total Liabilities and Equity Capital | 118,557 |

Parentcompany: Trico Bancshares.
Subsidiaries: Shasta Securities Corporation; TCB Real Estate Corporation, Tri Counties Bank Real Estate Corporation.
Branch offices (10): Bieber, Burney, Chico, Cottonwood, Durham, Fall River Mills, Orland, Palo Cedro, Redding, Willows.
Extension of banking office: Chico.

## Tri-Counties Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 11,269 |
| Income on Federal funds sold | 53 |
| Interest and dividends on investments | 1,032 |
| Other operating income | 1,450 |
| Total operating income | 13,804 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 3,134 |
| Interest on deposits | 6,269 |
| Interest on Federal funds purchased and other borrowings | 392 |
| Occupancy and furniture and equipment expense | 1,080 |
| Provision for loan losses | 860 |
| Other operating expense | 2,085 |
| Total operating expense | 13,820 |
| NET OPERATING INCOME | -1 |
| Applicable income taxes | -60 |
| Income before extraordinary items | 44 |
| Net securities gains (losses) | 128 |
| Extraordinary charges (credits) | |
| NET INCOME | 172 |
| Other increases (decreases) in capital | 569 |
| Cash dividends paid | 100 |
| NET CHANGE IN CAPITAL | 641 |

## Truckee River Bank

Incorporated March 19, 1980

**10066 Main Street, Truckee 95734** **Tel: (916) 587-9224**

Principal Officers: Jerrold T. Henley, President; Michael Waltz, Executive Vice President, Mark O. Stebbins, Vice President, David Giacomini, Vice President, Thomas Beam, Cashier..

Directors: James P. Bezzerides, Patricia F. Callahan, Jerrold T. Henley, Jack V. Leonesio, William McClintock, William W. McKee, Eric J. Noda, Milton A. Seymour, William Stephens, Donald Strand, Glen R. Stice, Michael Waltz, Thomas Watson, Clarles C. White.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 2,33 |
| Obligations of U.S. Gov't agencies, etc. | | 1,244 |
| Federal funds sold, etc. | | 1,300 |
| Loans (excluding unearned income) | 11,210 | |
| LESS: Reserve for possible loan losses | 88 | |
| Loans (net) | | 11,122 |
| Bank premises, furniture and fixtures | | 1,345 |
| Other assets | | 349 |
| Total Assets | | 17,693 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 4,944 |
| Time and savings deposits (IPC) | | 10,103 |
| Deposits of States and municipalities | | 318 |
| Certified and officers checks | | 457 |
| Total Domestic Deposits | 15,822 | |
| Demand deposits | 5,701 | |
| Time and savings deposits | 10,121 | |
| Total Domestic and Foreign Deposits | | 15,82 |
| Mortgage indebtedness | | 160 |
| Other liabilities | | 76 |
| Total Liabilities | | 16,058 |
| **EQUITY CAPITAL** | | |
| Common stock | | 1,882 |
| Undivided profits | | -247 |
| Total Equity Capital | | 1,635 |
| Total Liabilities and Equity Capital | | 17,693 |

Subsidiary: Truckee River Computing Company.
Branch office: Tahoe City.
Extension of banking office: Truckee.

## Truckee River Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,118 |
| Income on Federal funds sold | 57 |
| Interest and dividends on investments | 290 |
| Other operating income | 144 |
| Total operating income | 1,609 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 544 |
| Interest on deposits | 549 |
| Interest on Federal funds purchased and other borrowings | 11 |
| Occupancy and furniture and equipment expense | 311 |
| Provision for loan losses | 36 |
| Other operating expense | 342 |
| Total operating expense | 1,793 |
| NET OPERATING INCOME | -184 |
| Applicable income taxes | -1 |
| Income before extraordinary items | -183 |
| Net securities gains (losses) | -1 |
| Extraordinary charges (credits) | |
| NET INCOME | -184 |
| Other increases (decreases) in capital | 18 |
| NET CHANGE IN CAPITAL | -166 |

## Union Bank

Incorporated June 22, 1914

**445 S. Figueroa St., Los Angeles 90071 Tel: (213) 236-5000**

Principal Officers: John F. Harrigan, Chairman of the Board; J.M. Heidt, President; S.D. Broidy, Neil E. Kennedy, D.P. Moen, Executive Vice Presidents; Jack A. Frazee, Executive Vice President and Chief Financial Officer; Charles D. Kenny, General Counsel and Secretary; R.J. King, Vice President and Chief Auditor.

Directors: S.L. Abercrombie, The Rt. Hon. Lord Barber, F.W. Clark, Jr., J.P. Giles, Jr., W.R. Gould, P.A. Graham, J. F. Harrigan, G.A. Hart, Jr., F.L. Hartley, John M. Heidt, J. Frank Leach, Paula Kent Meehan, Dr. Simon Ramo, J.R. Rensch, H. T. Segerstrom, M.V. Smith, G.A. Thatcher.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,177,030 |
| U. S. Treasury securities | | 89,689 |
| Obligations of U.S. Gov't agencies, etc. | | 38,176 |
| Obligations of States and political subdivisions | | 300,998 |
| Corporate stock | | 24,010 |
| Trading account securities | | 40,922 |
| Federal funds sold, etc. | | 424,500 |
| Loans (excluding unearned income) | 4,555,970 | |
| LESS: Reserve for possible loan losses | 49,401 | |
| Loans (net) | | 4,506,569 |
| Direct lease financing | | 147,871 |
| Bank premises, furniture and fixtures | | 57,855 |
| Other real estate owned | | 14,761 |
| Customers' liability on acceptances outstanding | | 341,604 |
| Other assets | | 138,630 |
| Total Assets | | 7,302,615 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,773,826 |
| Time and savings deposits (IPC) | | 2,593,648 |
| Deposits of U.S. Government | | 7,291 |
| Deposits of States and municipalities | | 73,982 |
| Deposits of commercial banks | | 200,106 |
| Certified and officers checks | | 90,475 |
| Total Domestic Deposits | 4,739,328 | |
| Demand deposits | 2,101,778 | |
| Time and savings deposits | 2,637,550 | |
| Deposits in Foreign Offices | | 440,358 |
| Total Domestic and Foreign Deposits | | 5,179,686 |
| Federal funds purchased, etc. | | 872,964 |
| Other liabilities for borrowed money | | 355,045 |
| Mortgage indebtedness | | 3,107 |
| Acceptances executed and outstanding | | 341,534 |
| Other liabilities | | 135,183 |
| Total Liabilities | | 6,887,519 |
| Subordinated notes and debentures | | 55,000 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 55,845 |
| Surplus | 152,100 |
| Undivided profits | 152,151 |
| Total Equity Capital | 360,096 |
| Total Liabilities and Equity Capital | 7,302,615 |

Parent companies: Standard Chartered Overseas Holdings, Ltd., Union Bancorp.

Subsidiaries: Stanco, Properties Inc., UB Leasing, Inc., UB Mortgage Corporation, Union Bank Realty Corp., Union Reorganization Corporation, Union Venture Corporation, Unionbanc Leasing Corp., Unionbanc Investment Management Co.URC of California, Inc., URC of Delware, Inc., URC of Maryland, Inc., URC of Michigan, Inc., URC of New Jersey, Inc., URC of New York, Inc., URC of Ohio, Inc., URC of Pennsylvania, Inc., URC of Tennessee, Inc., URC of Texas, Inc., URC of Virginia, Inc.

Branch offices (57): Beverly Hills, Camarillo, Carlsbad, City of Commerce, City of Industry, Concord, Escondido, Fremont, Fresno, Fullerton, Inglewood, La Mesa, Long Beach (2), Los Altos, Los Angeles (5), Newport Beach, North Hollywood, Oakland (3), Orange, Oxnard (4), Palo Alto, Panorama City, Pasadena, Richmond, Sacramento, San Bruno, San Diego, San Francisco (5), San Jose, San Marcos, Santa Barbara (2), Santa Monica, Sherman Oaks, Simi Valley, Thousand Oaks, Torrance, Ventura , Vista (2), Walnut Creek, Woodland Hills, Nassau, Bahamas.

Places of business (5): Anaheim, Chicago, Los Angeles, New York, San Francisco.

Extensions of banking offices (3): Los Angeles, Oakland, Vista.

## Union Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 645,706 |
| Interest on balances with banks | 51,896 |
| Income on Federal funds sold | 38,897 |
| Interest and dividends on investments | 42,124 |
| Income from direct lease financing | 19,466 |
| Trust department income | 12,186 |
| Other operating income | 48,482 |
| Total operating income | 858,757 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 130,930 |
| Interest on deposits | 390,438 |
| Interest on Federal funds purchased and other borrowings | 155,704 |
| Occupancy and furniture and equipment expense | 38,13 |
| Provision for loan losses | 16,800 |
| Other operating expense | 81,478 |
| Total operating expense | 813,489 |
| NET OPERATING INCOME | 45,268 |
| Applicable income taxes | 14,287 |
| Income before extraordinary items | 30,981 |
| Extraordinary charges (credits) | |
| NET INCOME | 30,981 |
| Cash dividends paid | 12,286 |
| NET CHANGE IN CAPITAL | 18,695 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 581,860 |
| (b) Stocks | 268,134 |
| (c) Real Estate Loans | 366,971 |
| (d) Other Loans | 576,370 |
| (e) Real Estate | 59,420 |
| (f) Savings and Loan, Other Thrift Deposits | 165,971 |
| (g) Miscellaneous | 84,649 |
| Time Deposits: | |
| (a) Own Bank | 32,043 |
| (b) Other Banks | 99,197 |
| Demand Deposits: | |
| (a) Own Bank | 9,382 |
| (b) Other Banks | 1 |
| Local Agency Security Investments | 906,621 |
| Corporate Investments | 345,775 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 237,693 |
| Advances or Overdrafts | 7,282 |
| Total Assets | 3,741,369 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 234,159 |
| (b) Personal Living Trusts | 457,078 |
| (c) Employee Benefit Trusts | 1,266,455 |
| (d) Collective Investment Funds | 148,790 |
| (e) Less units of Collective Investment Funds | -146,836 |
| Total Fiduciary Accounts | 1,959,646 |
| Local Agency Security Accounts | 906,657 |
| Corporate Accounts | 381,050 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 486,734 |
| Due to Commercial Department, Advances or Overdrafts | 7,282 |
| Total Liabilities | 3,741,369 |
| Market value-Securities deposited with State Treasurer: Court | 500 |
| Market value-Securities deposited with State Treasurer: Private | 100 |

## Union Safe Deposit Bank

Incorporated April 21, 1897

327 E. Main St., Stockton 95202 Tel: (209) 946-5011

Principal Officers: C.E. Stewart, Chairman of the Board; Don R. Stewart, President; Ruel Wilson, Executive Vice Presidents; C. Joseph Crane, First Vice President; Ray Graetz, Senior Vice President and Cashier; Les E. Scott, Senior Vice President and Controller.

Directors: Luis Arismendi, Dahl C. Burnham, C. Joseph Crane, J.A. Hammond, Ralph W. Hickinbotham, George A. Lagorio, Ralph B. McClure, George A. Malloy, Jay Roek, Arthur J. Snell, C.E. Stewart, Don R. Stewart.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 11,914 |
| U. S. Treasury securities | | 11,757 |
| Obligations of U.S. Gov't agencies, etc. | | 11,999 |
| Obligations of States and political subdivisions | | 29,752 |
| Other bonds, notes, and debentures | | 250 |
| Federal funds sold, etc. | | 6,000 |
| Loans (excluding unearned income) | 139,864 | |
| LESS: Reserve for possible loan losses | 1,396 | |
| Loans (net) | | 138,468 |
| Direct lease financing | | 909 |
| Bank premises, furniture and fixtures | | 6,135 |
| Other real estate owned | | 823 |
| Other assets | | 4,619 |
| Total Assets | | 222,626 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 39,575 |
| Time and savings deposits (IPC) | | 153,099 |
| Deposits of U.S. Government | | 398 |
| Deposits of States and municipalities | | 6,255 |
| Certified and officers checks | | 1,529 |
| Total Domestic Deposits | 200,856 | |
| Demand deposits | 41,502 | |
| Time and savings deposits | 159,354 | |
| Total Domestic and Foreign Deposits | | 200,856 |
| Other liabilities | | 3,402 |
| Total Liabilities | | 204,258 |
| Subordinated notes and debentures | | 3,800 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 288 |
| Surplus | | 10,000 |
| Undivided profits | | 4,280 |
| Total Equity Capital | | 14,568 |
| Total Liabilities and Equity Capital | | 222,626 |

Subsidiary: Union Safe Service Corporation.
Branch offices (4) Lockeford, Stockton (3).
Extension of banking office: Stockton.

## Union Safe Deposit Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 17,922 |
| Interest on balances with banks | 795 |
| Income on Federal funds sold | 850 |
| Interest and dividends on investments | 4,667 |
| Income from direct lease financing | 2 |
| Trust department income | 114 |
| Other operating income | 1,467 |
| Total operating income | 25,817 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 4,283 |
| Interest on deposits | 16,134 |
| Interest on Federal funds purchased and other borrowings | 809 |
| Occupancy and furniture and equipment expense | 1,132 |
| Provision for loan loses | 515 |
| Other operating expense | 1,611 |
| Total operating expense | 24,484 |
| NET OPERATING INCOME | 1,333 |
| Applicable income taxes | -158 |
| Income before extraordinary items | 1,491 |
| Net securities gains (losses) | 26 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,517 |
| Cash dividends paid | 322 |
| NET CHANGE IN CAPITAL | 1,195 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 3,308 |
| (b) Stocks | 9,364 |
| (c) Real Estate Loans | 3,994 |
| (d) Other Loans | 603 |
| (e) Real Estate | 738 |
| (f) Savings and Loan, Other Thrift Deposits | 4,090 |
| (g) Miscellaneous | 240 |
| Time Deposits: | |
| (a) Own Bank | 4,428 |
| (b) Other Banks | 265 |
| Demand Deposits: | |
| (a) Own Bank | 467 |
| (b) Other Banks | 114 |
| Agency, Safekeeping, Custodian, and Escrow Investments | 2,373 |
| Total Assets | 29,984 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 4,984 |
| (b) Personal Living Trusts | 2,427 |
| (c) Employee Benefit Trusts | 20,200 |
| Total Fiduciary Accounts | 27,611 |
| Agency, Safekeeping, Custodian, and Escrow Accounts | 2,373 |
| Total Liabilities | 29,984 |
| Market value-Securities deposited with State Treasurer: Court | 481 |
| Market value-Securities deposited with State Treasurer: Private | 145 |

## United American Bank

Incorporated February 3, 1982

9113 Bolsa Avenue, Westminster 92683 Tel: (714) 891-3838

Principal officers: John Peacock, President & Chief Executive Officer; Jimmie D. Rodgers, Vice President & Cashier; Steven Sanders, Vice President & Senior Loan Officer.

Directors: Dr. Donald Booth, Nguyen Thi Hai, Dr. Thuy Tien Van Le, Han Khon Ngo, Harold V. Sullivan, Topaz Tran, Dr. Phil Trinh.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,307 |
| Federal funds sold, etc. | | 1,187 |
| Loans (excluding unearned income) | 6 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 6 |
| Bank premises, furniture and fixtures | | 366 |
| Other assets | | 186 |
| Total Assets | | 3,052 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 216 |
| Time and savings deposits (IPC) | | 400 |
| Deposits of States and municipalities | | 1 |
| Certified and officers checks | | 15 |
| Total Domestic Deposits | 632 | |
| Demand deposits | 231 | |
| Time and savings deposits | 401 | |
| Total Domestic and Foreign Deposits | | 632 |
| Other liabilities | | 1 |
| Total Liabilities | | 633 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,674 |
| Surplus | 1,116 |
| Undivided profits | -371 |
| Total Equity Capital | 2,419 |
| Total Liabilities and Equity Capital | 3,052 |

## United Pacific Bank

Established May 11, 1982

**910 North Hill Street, Los Angeles 90012** **Tel: (213) 625-0251**

Principal Officers: J.M. Justice, President & Chief Executive Officer; Robert Lavallee, Senior Vice President & Cashier; Tu Chau Lu, Senior Vice President & Senior Loan Officer; Victor C. Farm, Senior Vice President & International Department Manager.

Directors: Robert Eng, Tew Wing Joe, Bing Dip Jung, Robert B. Jung, J.M. Justice, Phil F. Lee, Danny W.N. Lui, Terry C. Seto, William Y.S. Tom, Kenneth K. Tse, James B. Wong, Kenneth S. Wong, Simon Woo, Robert Yup.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,716 |
| Obligations of U.S. Gov't agencies, etc. | | 2,136 |
| Federal funds sold, etc. | | 350 |
| Loans (excluding unearned income) | 7,486 | |
| LESS: Reserve for possible loan losses | 23 | |
| Loans (net) | | 7,463 |
| Bank premises, furniture and fixtures | | 692 |
| Other assets | | 226 |
| Total Assets | | 15,583 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,063 |
| Time and savings deposits (IPC) | | 9,210 |
| Deposits of U.S. Government | | 7 |
| Certified and officers checks | | 205 |
| Total Domestic Deposits | 10,485 | |
| Demand deposits | 1,275 | |
| Time and savings deposits | 9,210 | |
| Total Domestic and Foreign Deposits | | 10,485 |
| Other liabilities | | 60 |
| Total Liabilities | | 10,545 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,696 |
| Surplus | 2,696 |
| Undivided profits | -354 |
| Total Equity Capital | 5,038 |
| Total Liabilities and Equity Capital | 15,583 |

## United Pacific Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(in thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 315 |
| Interest on balances with banks | 107 |
| Income on Federal funds sold | 260 |
| Interest and dividends on investments | 73 |
| Other operating income | 22 |
| Total operating income | 777 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 312 |
| Interest on deposits | 298 |
| Interest on Federal funds purchased and other borrowings | 4 |
| Occupancy and furniture and equipment expense | 83 |
| Provision for loan losses | 10 |
| Other operating expense | 272 |
| Total operating expense | 979 |
| NET OPERATING INCOME | -202 |
| Income before extraordinary items | -202 |
| Net securities gains (losses) | 3 |
| Extraordinary charges (credits) | |
| NET INCOME | -199 |
| Other increases (decreases) in capital | 5,260 |
| NET CHANGE IN CAPITAL | 5,061 |

## Valencia Bank

Incorporated August 27, 1971

500 W. Chapman Ave., Placentia 92670 Tel: (714) 667-2089

Principal Officers: Ray L. Smith, Chairman of the Board and Chief Executive Officer; Gene W. Hobday, President; Robert C. Campbell, Jr., Executive Vice President; Harvey Ferguson, Executive Vice President, Operations; Roy O. Trachsel, Vice President; Roy Trachsel, Vice President & Chief Financial Officer.

Directors: Carleton G. Clor, Gene W. Hobday, James R. Knapp, Gilbert U. Kraemer, Jr., James B. Macdonald, James A. Sanders, John E. Scheidt, M.D., Ray L. Smith, Claud F. Sympson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 16,308 |
| U. S. Treasury securities | | 13,441 |
| Obligations of U.S. Gov't agencies, etc. | | 11,192 |
| Obligations of States and political subdivisions | | 2,212 |
| Other bonds, notes, and debentures | | 1,000 |
| Federal funds sold, etc. | | 10,200 |
| Loans (excluding unearned income) | 83,660 | |
| LESS: Reserve for possible loan losses | 674 | |
| Loans (net) | | 82,986 |
| Direct lease financing | | 10,239 |
| Bank premises, furniture and fixtures | | 8,779 |
| Other real estate owned | | 9,312 |
| Investments in unconsolidated subsidiaries | | 45 |
| Other assets | | 5,614 |
| Total Assets | | 171,328 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 36,647 |
| Time and savings deposits (IPC) | | 106,806 |
| Deposits of U.S. Government | | 201 |
| Deposits of States and municipalities | | 11,211 |
| Deposits of commercial banks | | 572 |
| Certified and officers checks | | 2,037 |
| Total Domestic Deposits | 157,474 | |
| Demand deposits | 39,082 | |
| Time and savings deposits | 118,392 | |
| Total Domestic and Foreign Deposits | | 157,474 |
| Federal funds purchased, etc. | | 558 |
| Other liabilities | | 3,671 |
| Total Liabilities | | 161,703 |
| Subordinated notes and debentures | | 673 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,927 |
| Surplus | 6,215 |
| Undivided profits | -190 |
| Total Equity Capital | 8,952 |
| Total Liabilities and Equity Capital | 171,328 |

Parent Company: Valencia Bancorp.
Subsidiaries: Val Ban Corporation, Valencia Leasing, Inc., Val Properties, Inc
Branch offices (7): Anaheim, El Toro, Fullerton, Irvine, Newport Beach, Orange, Santa Ana
Places of business (2): Anaheim, Irvine.
Extensions of banking offices: Placentia.

## Valencia Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 17,012 |
| Interest on balances with banks | 135 |
| Income on Federal funds sold | 772 |
| Interest and dividends on investments | 2,975 |
| Income from direct lease financing | 1,968 |
| Trust department income | 208 |
| Other operating income | 1,772 |
| Total operating income | 24,842 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 6,200 |
| Interest on deposits | 12,612 |
| Interest on Federal funds purchased and other borrowings | 501 |
| Occupancy and furniture and equipment expense | 2,613 |
| Provision for loan losses | 725 |
| Other operating expense | 2,926 |
| Total operating expense | 25,577 |
| NET OPERATING INCOME | -735 |
| Applicable income taxes | -650 |
| Income before extraordinary items | -85 |
| Net securities gains (losses) | 29 |
| Extraordinary charges (credits) | 30 |
| NET INCOME | -26 |
| Other increases (decreases) in capital | -13 |
| NET CHANGE IN CAPITAL | -39 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 4,447 |
| (b) Stocks | 5,636 |
| (c) Real Estate Loans | 4,327 |
| (d) Other Loans | 3,716 |
| (e) Real Estate | 1,120 |
| (f) Savings and Loan, Other Thrift Deposits | 719 |
| (g) Miscellaneous | 10,098 |
| Time Deposits: | |
| (a) Own Bank | 15,371 |
| (b) Other Banks | 104 |
| Demand Deposits: | |
| (a) Own Bank | 31 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 21,070 |
| Total Assets | 66,639 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 1,208 |
| (b) Personal Living Trusts | 5,129 |
| (c) Employee Benefit Trusts | 31,785 |
| (d) Collective Investment Funds | 719 |
| (e) Less units of Collective Investment Funds | -711 |
| Total Fiduciary Accounts | 38,130 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 28,509 |
| Total Liabilities | 66,639 |
| Market value-Securities deposited with State Treasurer: Court | 165 |
| Market value-Securities deposited with State Treasurer: Private | 165 |

## Valley Bank

Established June 6, 1960

**24010 Sunnymead Blvd., Sunnymead 92388** **Tel: (714) 653-1174**

Principal Officers: John Y. Barbee, Chairman of the Board & President; Douglas Boyd, Vice President, Merle D. Courson, Vice President & Cashier.

Directors: Marion Ashley, John Y. Barbee, Douglas M. Boyd, Merle D. Courson, Willow J. Decker, Kenneth L. Ray, Arthur W. Swarner, Willow I. Wachtel, Jack L. Ward, George E. Wilson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,085 |
| U. S. Treasury securities | | 4 |
| Obligations of U.S. Gov't agencies, etc. | | 931 |
| Obligations of States an political subdivisions | | 1,188 |
| Other bonds, notes, and debentures | | 300 |
| Federal funds sold, etc. | | 2,800 |
| Loans (excluding unearned income) | 12,705 | |
| LESS: Reserve for possible loan losses | 124 | |
| Loans (net) | | 12,581 |
| Bank premises, furniture and fixtures | | 1,616 |
| Other real estate owned | | 66 |
| Other assets | | 388 |
| Total Assets | | 22,959 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,738 |
| Time and savings deposits (IPC) | | 12,451 |
| Deposits of U.S. Government | | 27 |
| Deposits of States and municipalities | | 243 |
| Certified and officers checks | | 29 |
| Total Domestic Deposits | 20,488 | |
| Demand deposits | 8,037 | |
| Time and savings deposits | 12,451 | |
| Total Domestic and Foreign Deposits | | 20,488 |
| Other liabilities | | 112 |
| Total Liabilities | | 20,600 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 660 |
| Surplus | | 542 |
| Undivided profits | | 1,157 |
| Total Equity Capital | | 2,359 |
| Total Liabilities and Equity Capital | | 22,959 |

Branch offices (4): Edgemont, Perris, Sun City, Woodcrest.

## Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,496 |
| Interest on balances with banks | 113 |
| Income on Federal funds sold | 259 |
| Interest and dividends on investments | 418 |
| Other operating income | 558 |
| Total operating income | 2,844 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 907 |
| Interest on deposits | 1,084 |
| Occupancy and furniture and equipment expense | 246 |
| Provision for loan losses | 25 |
| Other operating expense | 513 |
| Total operating expense | 2,775 |
| NET OPERATING INCOME | 69 |
| Applicable income taxes | -109 |
| Income before extraordinary items | 178 |
| Net securities gains (losses) | 20 |
| Extraordinary charges (credits) | |
| NET INCOME | 198 |
| Cash dividends paid | 66 |
| NET CHANGE IN CAPITAL | 132 |

## Valley Commercial Bank

Incorporated August 18, 1981

**1031 East Waterloo Road, Stockton 95205 Tel: (209) 943-7981**

Principal officers: Richard D. Spencer, President & Chief Executive Officer; Gary Cristofani, Senior Vice President & Cashier; Duane Hilton, Vice President & Senior Credit Officer.

Lonnie R. Beck, L. Wayne Beck, Richard F. Evans, Albert E. Ghio, George V. Hartmann, Paul L. Mariani, Jeanette Michaels, Albert Sanguinetti, Richard D. Spencer, Marvin H. Van De Pol, Arthur L. Walters.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,772 |
| U. S. Treasury securities | | 826 |
| Obligations of U.S. Gov't agencies, etc. | | 1,100 |
| Federal funds sold, etc. | | 600 |
| Loans (excluding unearned income) | 10,003 | |
| LESS: Reserve for possible loan losses | 28 | |
| Loans (net) | | 9,975 |
| Bank premises, furniture and fixtures | | 578 |
| Other assets | | 271 |
| Total Assets | | 15,122 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,711 |
| Time and savings deposits (IPC) | | 9,099 |
| Deposits of U.S. Government | | 13 |
| Deposits of States and municipalities | | 103 |
| Certified and officers checks | | 123 |
| Total Domestic Deposits | 11,049 | |
| Demand deposits | 1,847 | |
| Time and savings deposits | 9,202 | |
| Total Domestic and Foreign Deposits | | 11,049 |
| Federal funds purchased, etc. | | 127 |
| Other liabilities | | 35 |
| Total Liabilities | | 11,211 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 4,015 |
| Undivided profits | | -104 |
| Total Equity Capital | | 3,911 |
| Total Liabilities and Equity Capital | | 15,122 |

## Valley Commercial Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 240 |
| Interest on balances with banks | 21 |
| Income on Federal funds sold | 123 |
| Interest and dividends on investments | 40 |
| Other operating income | 9 |
| Total operating income | 433 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 146 |
| Interest on deposits | 153 |
| Interest on Federal funds purchased and other borrowings | 1 |
| Occupancy and furniture and equipment expense | 64 |
| Provision for loan losses | 5 |
| Other operating expense | 94 |
| Total operating expense | 463 |
| NET OPERATING INCOME | -30 |
| Income before extraordinary items | -30 |
| Extraordinary charges (credits) | |
| NET INCOME | -30 |
| Other increases (decreases) in capital | 3,943 |
| NET CHANGE IN CAPITAL | 3,913 |

## Valley Independent Bank

Incorporated March 31, 1980

**1448 Main Street, El Centro 92243** **Tel: (619) 352-5000**

Principal Officers: Dennis L. Kern, President & Chief Executive Officer; Richard M. Bentley, Ravenel Billings, Vice President & Cashier; Richard M. Bentley, Vice President.

Directors: Don V. Barioni, Gordon Belson, Norman H. Fitz-Henley, Richard D. Foss, Dennis L. Kern, Ed McGrew, Rusty Pedersen, Jay B. Pugh, Roberta Tyler, Albert E. Valenzuela.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,298 |
| U. S. Treasury securities | | 99 |
| Obligations of U.S. Gov't agencies, etc. | | 703 |
| Other bonds, notes, and debentures | | 10 |
| Loans (excluding unearned income) | 6,253 | |
| LESS: Reserve for possible loan losses | 39 | |
| Loans (net) | | 6,214 |
| Bank premises, furniture and fixtures | | 1,168 |
| Other assets | | 165 |
| Total Assets | | 9,657 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,653 |
| Time and savings deposits (IPC) | | 4,839 |
| Deposits of U.S. Government | | 126 |
| Deposits of States and municipalities | | 350 |
| Certified and officers checks | | 151 |
| Total Domestic Deposits | 8,119 | |
| Demand deposits | 2,930 | |
| Time and savings deposits | 5,189 | |
| Total Domestic and Foreign Deposits | | 8,119 |
| Other liabilities | | 40 |
| Total Liabilities | | 8,159 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,000 |
| Undivided profits | | -502 |
| Total Equity Capital | | 1,498 |
| Total Liabilities and Equity Capital | | 9,657 |

## Valley Independent Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 603 |
| Income on Federal funds sold | 56 |
| Interest and dividends on investments | 101 |
| Other operating income | 32 |
| Total operating income | 792 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 272 |
| Interest on deposits | 342 |
| Interest on Federal funds purchased and other borrowings | 20 |
| Occupancy and furniture and equipment expense | 96 |
| Provision for loan losses | 51 |
| Other operating expense | 242 |
| Total operating expense | 1,023 |
| NET OPERATING INCOME | -231 |
| Income before extraordinary items | -231 |
| Extraordinary charges (credits) | |
| NET INCOME | -231 |
| NET CHANGE IN CAPITAL | -231 |

## Valley State Bank

Incorporated August 25, 1978

**6454 Van Nuys Boulevard, Van Nuys 91401** **Tel: (213) 989-2265**

Principal Officers: Mark de Gorter, Chairman of the Board & Chief Executive Officer; Jules Huppert, President & Chief Operating Officer; John R. Magnusson, Senior Vice President & Senior Loan Administrator; Christine Houser, Vice President & Assistant to the Chairman; David de Gorter, Vice President, Corporate Business Development; Michelle Di Camillo, Vice President & Cashier; Dwight D. Ham, Vice President, Corporate Finance Officer; Nancy Misetich, Assistant Vice President & Corporate Financial Officer; Kenneth J. Kaufman, First Vice President, Loan Administation.

Directors: Bruce D. Ackerman, John Bedrosian, C.T. DeCinces, Jerry W. Ellinghouse, Mark de Gorter, Jules Huppert, W. Keith Limberg, Richard A. Lithgow, Joseph Piemonte.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 4,187 |
| U. S. Treasury securities | | 12,108 |
| Obligations of U.S. Gov't agencies, etc. | | 17,563 |
| Obligations of States and political subdivisions | | 650 |
| Loans (excluding unearned income) | 28,132 | |
| LESS: Reserve for possible loan losses | 171 | |
| Loans (net) | | 27,961 |
| Direct lease financing | | 43 |
| Bank premises, furniture and fixtures | | 1,910 |
| Other assets | | 1,457 |
| Total Assets | | 65,879 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 14,474 |
| Time and savings deposits (IPC) | | 33,787 |
| Certified and officers checks | | 1,043 |
| Total Domestic Deposits | 49,304 | |
| Demand deposits | 15,517 | |
| Time and savings deposits | 33,787 | |
| Total Domestic and Foreign Deposits | | 49,304 |
| Federal funds purchased, etc. | | 6,325 |
| Other liabilities | | 4,926 |
| Total Liabilities | | 60,555 |
| **EQUITY CAPITAL** | | |
| Common stock | | 4,793 |
| Undivided profits | | 531 |
| Total Equity Capital | | 5,324 |
| Total Liabilities and Equity Capital | | 65,879 |

Branch offices (4): Encino, Universal City, West Van Nuys, Woodland Hills.
Extension of banking office: Woodland Hills.

## Valley State Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,786 |
| Interest on balances with banks | 231 |
| Income on Federal funds sold | 668 |
| Interest and dividends on investments | 499 |
| Other operating income | 357 |
| Total operating income | 5,541 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,399 |
| Interest on deposits | 2,107 |
| Interest on Federal funds purchased and other borrowings | 27 |
| Occupancy and furniture and equipment expense | 669 |
| Provision for loan losses | 120 |
| Other operating expense | 1,009 |
| Total operating expense | 5,331 |
| NET OPERATING INCOME | 210 |
| Applicable income taxes | 75 |
| Income before extraordinary items | 135 |
| Net securities gains (losses) | 139 |
| Extraordinary charges (credits) | |
| NET INCOME | 274 |
| Other increases (decreases) in capital | 36 |
| NET CHANGE IN CAPITAL | 310 |

## Visalia Community Bank

Incorporated July 30, 1976

128 East Main Street, Visalia 93291 Tel: (209) 625-8733

Principal Officers: William C. Hahesy, Chairman of the Board; Victor L. Dossey, President & Chief Executive Officer; Joyce A. Morrow, Vice President & Cashier; James E. Saulque, Senior Vice President and Senior Credit Officer.

Directors: Richard J. Artis, John B. Castiglione, M.D., Victor L. Dossey, F. T. Elliott, Jr., William C. Hahesy, Thomas W. Peltzer, Lloyd C. Pendegraft, Stanley S. Simpson, Jr.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,072 |
| Obligations of U.S. Gov't agencies, etc. | | 3,892 |
| Federal funds sold, etc. | | 1,000 |
| Loans (excluding unearned income) | 19,528 | |
| LESS: Reserve for possible loan losses | 136 | |
| Loans (net) | | 19,392 |
| Bank premises, furniture and fixtures | | 1,646 |
| Other real estate owned | | 595 |
| Other assets | | 794 |
| Total Assets | | 32,391 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 8,067 |
| Time and savings deposits (IPC) | | 18,857 |
| Deposits of U.S. Government | | 14 |
| Deposits of States and municipalities | | 2,240 |
| Certified and officers checks | | 424 |
| Total Domestic Deposits | 29,602 | |
| Demand deposits | 8,529 | |
| Time and savings deposits | 21,073 | |
| Total Domestic and Foreign Deposits | | 29,602 |
| Federal funds purchased, etc. | | 13 |
| Other liabilities for borrowed money | | 320 |
| Other liabilities | | 359 |
| Total Liabilities | | 30,294 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,300 |
| Surplus | 939 |
| Undivided profits | -142 |
| Total Equity Capital | 2,097 |
| Total Liabilities and Equity Capital | 32,391 |

Branch offices (2): Visalia (2).

## Visalia Community Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 3,554 |
| Income on Federal funds sold | 79 |
| Interest and dividends on investments | 523 |
| Income from direct lease financing | 1 |
| Other operating income | 440 |
| Total operating income | 4,597 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 990 |
| Interest on deposits | 2,485 |
| Interest on Federal funds purchased and other borrowings | 78 |
| Occupancy and furniture and equipment expense | 360 |
| Provision for loan losses | 356 |
| Other operating expense | 625 |
| Total operating expense | 4,894 |
| NET OPERATING INCOME | -297 |
| Income before extraordinary items | -297 |
| Extraordinary charges (credits) | |
| NET INCOME | -297 |
| Other increases (decreases) in capital | 11 |
| NET CHANGE IN CAPITAL | -286 |

## Warner Center Bank

Incorporated February 17, 1981

**21333 Oxnard Street, Woodland Hills 91367** **Tel: (213) 710-0611**

Principal Officers: Daniel J. Geary, Jr., President & Chief Executive Officer; John M. Lyons, Vice President & Senior Loan Officer; Sylvia C. Horrell, Vice President & Cashier; Terry Downard, Anthony Hernandez, Gary L. Nudell, Vice President; Linda Ransom, Assistant Vice President & Operations Manager; Judy Monaskanian, Assistant Vice President & Loan Officer.

Directors: Michael Bridge, Thomas Caldwell, Sam Iacobellis, Benson Lloyd, Troy Norlander, Norman Ryker, Jerome Simon.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollar)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 7,044 |
| Other bonds, notes, and debentures | | 200 |
| Federal funds sold, etc. | | 5,020 |
| Loans (excluding unearned income) | 16,040 | |
| LESS: Reserve for possible loan losses | 106 | |
| Loans (net) | | 15,934 |
| Bank premises, furniture and fixtures | | 454 |
| Other assets | | 245 |
| Total Assets | | 28,897 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,822 |
| Time and savings deposits (IPC) | | 20,130 |
| Deposits of U.S. Government | | 178 |
| Deposits of commercial banks | | 200 |
| Certified and officers checks | | 218 |
| Total Domestic Deposits | 25,548 | |
| Demand deposits | 5,218 | |
| Time and savings deposits | 20,330 | |
| Total Domestic and Foreign Deposits | | 25,548 |
| Other liabilities | | 168 |
| Total Liabilities | | 25,716 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,192 |
| Undivided profits | -11 |
| Total Equity Capital | 3,181 |
| Total Liabilities and Equity Capital | 28,897 |

## Warner Center Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 856 |
| Interest on balances with banks | 201 |
| Income on Federal funds sold | 268 |
| Interest and dividends on investments | 49 |
| Other operating income | 33 |
| Total operating income | 1,407 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 371 |
| Interest on deposits | 486 |
| Occupancy and furniture and equipment expense | 203 |
| Provision for loan losses | 36 |
| Other operating expense | 270 |
| Total operating expense | 1,366 |
| NET OPERATING INCOME | 41 |
| Applicable income taxes | 4 |
| Income before extraordinary items | 37 |
| Extraordinary charges (credits) | |
| NET INCOME | 37 |
| NET CHANGE IN CAPITAL | 37 |

## West Coast Bank

Incorporated May 16, 1978

**16311 Ventura Blvd., Encino 91436** **Tel: (213) 906-6200**

Principal Officers: Paul E. Brandt, President & Chief Executive Officer;Joseph A. Rotheram, Executive Vice President; John S. Cary, Senior Vice President.

Directors: Michael Antin, Paul E. Brandt, Will Cooper, Ataoleh Eghrari, M.D., Michael Grobstein, Gerald Kaplan, Michael E. Kassan, Frank Kocsis, Iraj Kermanshahchi, Mark Lavine, Barry Levitt, Bernard Shapiro, Terry York .

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 11,530 |
| U. S. Treasury securities | | 1,917 |
| Federal funds sold, etc. | | 10,747 |
| Loans (excluding unearned income) | 147,489 | |
| LESS: Reserve for possible loan losses | 1,600 | |
| Loans (net) | | 145,889 |
| Direct lease financing | | 1,618 |
| Bank premises, furniture and fixtures | | 5,519 |
| Other real estate owned | | 6,451 |
| Customers' liability on acceptances outstanding | | 948 |
| Other assets | | 6,847 |
| Total Assets | | 191,466 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 33,313 |
| Time and savings deposits (IPC) | | 130,203 |
| Deposits of U.S. Government | | 130 |
| Deposits of States and municipalities | | 700 |
| Deposits of commercial banks | | 8,000 |
| Certified and officers checks | | 3,877 |
| Total Domestic Deposits | 176,223 | |
| Demand deposits | 37,320 | |
| Time and savings deposits | 138,903 | |
| Total Domestic and Foreign Deposits | | 176,223 |
| Mortgage indebtedness | | 2,806 |
| Acceptances executed and outstanding | | 948 |
| Other liabilities | | 1,688 |
| Total Liabilities | | 181,665 |

### EQUITY CAPITAL

| | |
|---|---|
| Surplus | 7,599 |
| Undivided profits | 2,202 |
| Total Equity Capital | 9,801 |
| Total Liabilities and Equity Capital | 191,466 |

Parent Company: West Coast Bancorp.
Branch offices (2): Beverly Hills, Los Angeles.

## West Coast Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 21,378 |
| Interest on balances with banks | 18 |
| Income on Federal funds sold | 2,173 |
| Interest and dividends on investments | 700 |
| Income from direct lease financing | 266 |
| Other operating income | 1,130 |
| Total operating income | 25,665 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 4,765 |
| Interest on deposits | 13,239 |
| Interest on Federal funds purchased and other borrowings | 285 |
| Occupancy and furniture and equipment expense | 1,077 |
| Provision for loan losses | 2,469 |
| Other operating expense | 4,009 |
| Total operating expense | 25,844 |
| NET OPERATING INCOME | -179 |
| Applicable income taxes | -404 |
| Income before extraordinary items | 225 |
| Extraordinary charges (credits) | |
| NET INCOME | 225 |
| Other increases (decreases) in capital | 2,000 |
| NET CHANGE IN CAPITAL | 2,225 |

## West Olympia Bank

Incorporated August 12, 1963

**2651 South Western Ave., Los Angeles 90018** **Tel: (213) 735-1031**

Principal Officers: Karl H. Chun, Chairman of the Board; Jong Tae Kim, President; Edward V. Granville, Executive Vice President; Robert Gleeson, Vice President, Cashier and Secretary; Matthew Kennedy Jr., David Song, Vice Presidents and Managers.

Directors: Karl H. Chun, Edward V. Granville, Goon Suk Han, Don Kim, Jong Tae Kim, Byong Dae Lee, Chung K. Lee, Walt Lee, Gilbert Lindsay, Hyang K. Yim, Chin Hyong Yoo.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,109 |
| U. S. Treasury securities | | 501 |
| Obligations of U.S. Gov't agencies, etc. | | 2,137 |
| Corporate stock | | 30 |
| Loans (excluding unearned income) | 11,642 | |
| LESS: Reserve for possible loan losses | 153 | |
| Loans (net) | | 11,489 |
| Bank premises, furniture and fixtures | | 1,030 |
| Other real estate owned | | 327 |
| Other assets | | 446 |
| Total Assets | | 19,069 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,606 |
| Time and savings deposits (IPC) | | 8,454 |
| Deposits of U.S. Government | | 167 |
| Deposits of States and municipalities | | 2,375 |
| Certified and officers checks | | 443 |
| Total Domestic Deposits | 16,045 | |
| Demand deposits | 5,217 | |
| Time and savings deposits | 10,828 | |
| Total Domestic and Foreign Deposits | | 16,045 |
| Other liabilities for borrowed money | | 1,650 |
| Mortgage indebtedness | | 111 |
| Other liabilities | | 208 |
| Total Liabilities | | 18,014 |
| Subordinated notes and debentures | | 5 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,301 |
| Undivided profits | -1,251 |
| Total Equity Capital | 1,050 |
| Total Liabilities and Equity Capital | 19,069 |

Subsidiary: Bank of Finance Real Estate Company.
Branch office: Los Angeles.

## West Olympia Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,842 |
| Interest on balances with banks | 8 |
| Income on Federal funds sold | 154 |
| Interest and dividends on investments | 408 |
| Other operating income | 295 |
| Total operating income | 2,707 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,095 |
| Interest on deposits | 1,263 |
| Interest on Federal funds purchased and other borrowings | 2 |
| Occupancy and furniture and equipment expense | 340 |
| Provision for loan losses | 250 |
| Other operating expense | 957 |
| Total operating expense | 3,907 |
| NET OPERATING INCOME | -1,200 |
| Income before extraordinary items | -1,200 |
| Net securities gains (losses) | 56 |
| Extraordinary charges (credits) | |
| NET INCOME | -1,144 |
| Other increases (decreases) in capital | 196 |
| NET CHANGE IN CAPITAL | -948 |

# West Valley Bank

Incorporated January 9, 1978

6301 Owensmouth Avenue, Woodland Hills 91367 Tel: (213) 716-9700

Principal Officers: George E. Moss, Chairman of the Board; John R. Van Dyke, President; Richard Donchak, Senior Vice President; William J. LaBelle, Senior Vice President & Cashier.

Directors: Jack L. Baum, Ilan Bender, Eugene Y. Gootnick, M.D., Allan M. Lawrence, George E. Moss, Lawrence M. Silk, Harry N. Sobeloff, Marvin A. Strin, John R. Van Dyke.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,109 |
| U. S. Treasury securities | | 96 |
| Obligations of U.S. Gov't agencies, etc. | | 147 |
| Other bonds, notes, and debentures | | 200 |
| Federal funds sold, etc. | | 3,618 |
| Loans (excluding unearned income) | 16,988 | |
| LESS: Reserve for possible loan losses | 179 | |
| Loans (net) | | 16,809 |
| Direct lease financing | | 27 |
| Bank premises, furniture and fixtures | | 710 |
| Other real estate owned | | 1,268 |
| Other assets | | 290 |
| Total Assets | | 31,274 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 11,725 |
| Time and savings deposits (IPC) | | 15,871 |
| Deposits of U.S. Government | | 158 |
| Certified and officers checks | | 426 |
| Total Domestic Deposits | 28,180 | |
| Demand deposits | 12,309 | |
| Time and savings deposits | 15,871 | |
| Total Domestic and Foreign Deposits | | 28,180 |
| Other liabilities | | 116 |
| Total Liabilities | | 28,296 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,940 |
| Surplus | 877 |
| Undivided profits | 161 |
| Total Equity Capital | 2,978 |
| Total Liabilities and Equity Capital | 31,274 |

Branch office: Tarzana.

## West Valley Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,331 |
| Interest on balances with banks | 135 |
| Income on Federal funds sold | 622 |
| Interest and dividends on investments | 32 |
| Other operating income | 211 |
| Total operating income | 3,331 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,002 |
| Interest on deposits | 1,188 |
| Occupancy and furniture and equipment expense | 403 |
| Provision for loan losses | 137 |
| Other operating expense | 708 |
| Total operating expense | 3,438 |
| NET OPERATING INCOME | -107 |
| Income before extraordinary item | -107 |
| Extraordinary charges (credits) | |
| NET INCOME | -107 |
| Other increases (decreases) in capital | 32 |
| NET CHANGE IN CAPITAL | -75 |

## Western Bank

Incorporated April 10, 1973

**1251 Westwood Blvd., Los Angeles 90024** **Tel: (213) 477-2401**

Principal Officers: Hugh S. Smith, Jr., Chairman of the Board and President; William H. Turner, Executive Vice President; James McDowell, Vice President and Cashier.

Directors: Harvey Flax, Lewis Gravante, Jr., Richard G. Martin, Angelo Minardi, Joseph D. Pinsky, Paul R. Puma, Hugh S. Smith, Jr., William H. Turner, Bernard Zweben.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 12,796 |
| U. S. Treasury securities | | 2,888 |
| Obligations of U.S. Gov't agencies, etc. | | 1,248 |
| Obligations of States and political subdivisions | | 1,361 |
| Other bonds, notes, and debentures | | 10 |
| Federal funds sold, etc. | | 26,350 |
| Loans (excluding unearned income) | 40,690 | |
| LESS: Reserve for possible loan losses | 474 | |
| Loans (net) | | 40,216 |
| Direct lease financing | | 134 |
| Bank premises, furniture and fixtures | | 1,265 |
| Other real estate owned | | 1,274 |
| Other assets | | 1,832 |
| Total Assets | | 89,374 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 33,676 |
| Time and savings deposits (IPC) | | 45,463 |
| Deposits of U.S. Government | | 35 |
| Certified and officers checks | | 2,633 |
| Total Domestic Deposits | 81,807 | |
| Demand deposits | 36,344 | |
| Time and savings deposits | 45,463 | |
| Total Domestic and Foreign Deposits | | 81,807 |
| Other liabilities | | 1,544 |
| Total Liabilities | | 83,351 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,115 |
| Undivided profits | | 3,908 |
| Total Equity Capital | | 6,023 |
| Total Liabilities and Equity Capital | | 89,374 |

Subsidiary: WBC Management Co., Inc.
Branch office: Santa Monica.
Place of Business: Irvine.

## Western Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 6,178 |
| Interest on balances with banks | 22 |
| Income on Federal funds sold | 1,563 |
| Interest and dividends on investments | 499 |
| Income from direct lease financing | 4 |
| Other operating income | 615 |
| Total operating income | 8,881 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,836 |
| Interest on deposits | 3,640 |
| Interest on Federal funds purchased and other borrowings | 171 |
| Occupancy and furniture and equipment expense | 470 |
| Provision for loan losses | 80 |
| Other operating expense | 1,665 |
| Total operating expense | 7,862 |
| NET OPERATING INCOME | 1,019 |
| Applicable income taxes | 431 |
| Income before extraordinary items | 588 |
| Net securities gains (losses) | 1 |
| Extraordinary charges (credits) | |
| NET INCOME | 589 |
| Cash dividends paid | 2 |
| NET CHANGE IN CAPITAL | 587 |

## Western Community Bank of Corona-Norco

Incorporated August 28, 1979

321 East Sixth, Street, Corona 91720 Tel: (714) 734-4110

Principal Officers: James C. Spillman, President and Chief Executive Officer; James A. Verplancke, Senior Vice President; Sonya D. Tubbs, Vice President, Cashier and Assistant Secretary.

Directors: Albert Agins, Arend John Bos, Eleanor T. Brinton, Ira D. Calvert, Orrin E. Chance, Josephine DeBos, Lori Gregg, Garrett Joor, Ezekiel E. Mejia, Kenneth L. Moore, George E. Padgett, Arthur R. Seidler, James C. Spillman, S. Eugene Stroud, Frank A. Tetley, III, Harold R. Tollerup, John E. Vanderbur.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 2,873 |
| Obligations of U.S. Gov't agencies, etc. | | 900 |
| Federal funds sold, etc. | | 2,100 |
| Loans (excluding unearned income) | 7,994 | |
| LESS: Reserve for possible loan losses | 139 | |
| Loans (net) | | 7,855 |
| Bank premises, furniture and fixtures | | 1,341 |
| Other real estate owned | | 211 |
| Other assets | | 147 |
| Total Assets | | 15,427 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 4,084 |
| Time and savings deposits (IPC) | | 7,859 |
| Deposits of U.S. Government | | 65 |
| Deposits of States and municipalities | | 750 |
| Certified and officers checks | | 309 |
| Total Domestic deposits | 13,067 | |
| Demand deposits | 4,458 | |
| Time and savings deposits | 8,609 | |
| Total Domestic and Foreign Deposits | | 13,067 |
| Mortgage indebtedness | | 129 |
| Other liabilities | | 85 |
| Total Liabilities | | 13,281 |
| **EQUITY CAPITAL** | | |
| Common stock | | 2,500 |
| Undivided profits | | -354 |
| Total Equity Capital | | 2,146 |
| Total Liabilities and Equity Capital | | 15,427 |

Branch office: Norco.

## Western Community Bank of Corona-Norco —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,432 |
| Income on Federal funds sold | 75 |
| Interest and dividends on investments | 126 |
| Other operating income | 219 |
| Total operating income | 1,852 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 514 |
| Interest on deposits | 773 |
| Interest on Federal funds purchased and other borrowings | 8 |
| Occupancy and furniture and equipment expense | 104 |
| Provision for loan losses | 586 |
| Other operating expense | 346 |
| Total operating expense | 2,331 |
| NET OPERATING INCOME | -479 |
| Applicable income taxes | -29 |
| Income before extraordinary items | -450 |
| Extraordinary charges (credits) | |
| NET INCOME | -450 |
| NET CHANGE IN CAPITAL | -450 |

## Western State Bank

Established October 27, 1980

1750 E. Huntington Drive, Duarte 91010 Tel: (213) 357-9611

Principal Officers: Harold T. Lacey, Chairman of the Board and President; Betty L. Lacey, Vice President and Secretary; Warren Lemons, Vice President and Cashier, Vice President & Cashier.

Directors: Rao L. Atluri, M.D., Philip Y. Attalla, M.D., Edith Brothers, Consuelo C. Gayo, Harold T. Lacey, Alfonso P. Miguel, Jr., M.D., Ronald J. Miller, Pharm. D., Eugene C. Rothenberger, Jose B. Viloria, Jr., M.D.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,268 |
| U. S. Treasury securities | | 481 |
| Obligations of U.S. Gov't agencies, etc. | | 1,504 |
| Other bonds, notes, and debentures | | 298 |
| Federal funds sold, etc. | | 900 |
| Loans (excluding unearned income) | 11,869 | |
| LESS: Reserve for possible loan losses | 104 | |
| Loans (net) | | 11,765 |
| Bank premises, furniture and fixtures | | 514 |
| Other real estate owned | | 2,155 |
| Other assets | | 608 |
| Total Assets | | 19,493 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,287 |
| Time and savings deposits (IPC) | | 7,346 |
| Deposits of U.S. Government | | 8 |
| Deposits of States and municipalities | | 1,681 |
| Certified and officers checks | | 297 |
| Total Domestic Deposits | 16,61 | |
| Demand deposits | 8,141 | |
| Time and savings deposits | 8,478 | |
| Total Domestic and Foreign Deposits | | 16,619 |
| Other liabilities | | 361 |
| Total Liabilities | | 16,980 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,483 |
| Undivided profits | | 30 |
| Total Equity Capital | | 2,513 |
| Total Liabilities and Equity Capital | | 19,493 |

Branch office: Covina.

## Western State Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,419 |
| Income on Federal funds sold | 95 |
| Interest and dividends on investments | 334 |
| Other operating income | 146 |
| Total operating income | 2,994 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 668 |
| Interest on deposits | 1,299 |
| Interest on Federal funds purchased and other borrowings | 48 |
| Occupancy and furniture and equipment expense | 193 |
| Provision for loan losses | 149 |
| Other operating expense | 576 |
| Total operating expense | 2,933 |
| NET OPERATING INCOME | 61 |
| Applicable income taxes | 6 |
| Income before extraordinary items | 55 |
| Net securities gains (losses) | -4 |
| Extraordinary charges (credits) | |
| NET INCOME | 51 |
| Other increases (decreases) in capital | 27 |
| NET CHANGE IN CAPITAL | 78 |

# Westlands Bank

Incorporated June 10, 1970

2900 South Harbor Blvd., Santa Ana 92704 Tel: (714) 979-4600

Principal Officers: C. Lawrence Thomas, Chairman of the Board, President & Chief Executive Officer; Thomas D. Allan, Frank Lopez, William R. McLaurin, Executive Vice Presidents; Benjamin A. Frydman, Corporate Secretary.

Directors: L.L.H. Boynton, Gerald W. C. McLaughlin, William R. McLaurin, James J. McMorrow, Morrel O. Moe, John A. Murdy, III, James L. Sumrow, C. Lawrence Thomas, Sidney H. Wyse.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 23,860 |
| U. S. Treasury securities | | 8,914 |
| Obligations of States and political subdivisions | | 5,785 |
| Corporate stock | | 5,293 |
| Federal funds sold, etc. | | 5,000 |
| Loans (excluding unearned income) | 271,788 | |
| LESS: Reserve for possible loan losses | 2,765 | |
| Loans (net) | | 269,023 |
| Direct lease financing | | 3,236 |
| Bank premises, furniture and fixtures | | 7,110 |
| Other real estate owned | | 10,260 |
| Other assets | | 7,770 |
| Total Assets | | 356,251 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 111,320 |
| Time and savings deposits (IPC) | | 208,214 |
| Deposits of U.S. Government | | 171 |
| Deposits of States and municipalities | | 9,834 |
| Certified and officers checks | | 5,186 |
| Total Domestic Deposits | 334,725 | |
| Demand deposits | 116,769 | |
| Time and savings deposits | 217,956 | |
| Total Domestic and Foreign Deposits | | 334,725 |
| Other liabilities | | 4,547 |
| Total Liabilities | | 339,272 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 3,207 |
| Surplus | | 11,383 |
| Undivided profits | | 2,389 |
| Total Equity Capital | | 16,979 |
| Total Liabilities and Equity Capital | | 356,251 |

Parent Companies: Canadian Commercial Bank, Westlands Diversified Bancorp.
Subsidiaries: Automated Processing & Development Corp.
Branch offices (3): Campbell, Sacramento, San Diego.

## Westlands Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 37,031 |
| Income on Federal funds sold | 520 |
| Interest and dividends on investments | 3,360 |
| Income from direct lease financing | 455 |
| Other operating income | 851 |
| Total operating income | 42,217 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 7,351 |
| Interest on deposits | 23,283 |
| Interest on Federal funds purchased and other borrowings | 923 |
| Occupancy and furniture and equipment expense | 2,808 |
| Provision for loan losses | 2,871 |
| Other operating expense | 4,904 |
| Total operating expense | 42,140 |
| NET OPERATING INCOME | 77 |
| Applicable income taxes | 9 |
| Income before extraordinary items | 68 |
| Net securities gains (losses) | 286 |
| Extraordinary charges (credits) | |
| NET INCOME | 354 |
| Other increases (decreases) in capital | 3,007 |
| NET CHANGE IN CAPITAL | 3,361 |

## Westside Bank

Incorporated August 21, 1980

**60 West 10th Street, Tracy 95376** **Tel: (209) 836-5500**

Principal Officers: James H. Foster, President & Chief Executive Officer; Thomas J. DeLaNoy, Vice President and Chief Financial Officer; Geoffrey B. Wright, Senior Vice President, Senior Lending Officer.

Directors: Dante S. Ciabattari, William Coats, James H. Foster, Simeon J. Frerichs, John C. Kimball, William H. Langenberg, Thomas F. Matthews, Albert E. Navarra, Edgar R. Thoming, Robert L. Williams.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,087 |
| U. S. Treasury securities | | 3,692 |
| Obligations of U.S. Gov't agencies, etc. | | 725 |
| Obligations of States and political subdivisions | | 615 |
| Federal funds sold, etc. | | 3,190 |
| Loans (excluding unearned income) | 14,307 | |
| LESS: Reserve for possible loan losses | 106 | |
| Loans (net) | | 14,201 |
| Bank premises, furniture and fixtures | | 809 |
| Other assets | | 371 |
| Total Assets | | 26,690 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,716 |
| Time and savings deposits (IPC) | | 16,287 |
| Deposits of States and municipalities | | 1,285 |
| Certified and officers checks | | 284 |
| Total Domestic Deposits | 21,572 | |
| Demand deposits | 4,035 | |
| Time and savings deposits | 17,537 | |
| Total Domestic and Foreign Deposits | | 21,572 |
| Federal funds purchased, etc. | | 50 |
| Other liabilities | | 135 |
| Total Liabilities | | 21,757 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 4,689 |
| Undivided profits | 244 |
| Total Equity Capital | 4,933 |
| Total Liabilities and Equity Capital | 26,690 |

Branch offices (2): Manteca, Patterson.

## Westside Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,546 |
| Interest on balances with banks | 292 |
| Income on Federal funds sold | 198 |
| Interest and dividends on investments | 434 |
| Other operating income | 47 |
| Total operating income | 2,517 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 436 |
| Interest on deposits | 1,035 |
| Interest on Federal funds purchased and other borrowings | 92 |
| Occupancy and furniture and equipment expense | 128 |
| Provision for loan losses | 46 |
| Other operating expense | 362 |
| Total operating expense | 2,099 |
| NET OPERATING INCOME | 418 |
| Applicable income taxes | 132 |
| Income before extraordinary items | 286 |
| Extraordinary charges (credits) | |
| NET INCOME | 286 |
| Other increases (decreases) in capital | 1 |
| NET CHANGE IN CAPITAL | 287 |

## Wilshire State Bank

Incorporated May 12, 1980

**3200 Wilshire Boulevard, Los Angeles 90010** **Tel: (213) 387-3200**

Principal Officers: H. G. Stokely, President & Chief Executive Officer; Stanley S. Reyburn, Senior Vice President & Secretary; Christopher D. Wasson, Vice President & Chief Financial Officer; Young Duk Kim, Joseph Mahfet, Jr., Vice Presidents; Hazel Guy, Assistant Vice President.

Directors: Peter H. Ahn, Paul W. Chung, Mel Elliot, Samuel Greenfield, Donald R. Hinkley, Kuytae Hwang, Richard Y. Lim, Fred F. Mautner, Vincent Nuccio, Stanley S. Reyburn, Harry Siafaris, Forrest I. Stichman, H. G. Stokely, Mickey Wayne,Ph.D., Steve Yoon.

### STATEMENT OF CONDTION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,562 |
| U. S. Treasury securities | | 100 |
| Obligations of U.S. Gov't agencies, etc. | | 1,438 |
| Federal funds sold, etc. | | 120 |
| Loans (excluding unearned income) | 17,971 | |
| LESS: Reserve for possible loan losses | 168 | |
| Loans (net) | | 17,803 |
| Bank premises, furniture and fixtures | | 324 |
| Other assets | | 354 |
| Total Assets | | 24,701 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,290 |
| Time and savings deposits (IPC) | | 15,274 |
| Deposits of commercial banks | | 5 |
| Certified and officers checks | | 821 |
| Total Domestic Deposits | 20,39 | |
| Demand deposits | 5,116 | |
| Time and savings deposits | 15,274 | |
| Total Domestic and Foreign Deposits | | 20,390 |
| Other liabilities for borrowed money | | 191 |
| Other liabilities | | 138 |
| Total Liabilities | | 20,719 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 4,173 |
| Undivided profits | | -191 |
| Total Equity Capital | | 3,982 |
| Total Liabilities and Equity Capital | | 24,701 |

## Wilshire State Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,682 |
| Income on Federal funds sold | 164 |
| Interest and dividends on investments | 220 |
| Other operating income | 113 |
| Total operating income | 2,179 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 655 |
| Interest on deposits | 684 |
| Interest on Federal funds purchased and other borrowings | 26 |
| Occupancy and furniture and equipment expense | 348 |
| Provision for loan losses | 67 |
| Other operating expense | 522 |
| Total operating expense | 2,302 |
| NET OPERATING INCOME | -123 |
| Income before extraordinary items | -123 |
| Extraordinary charges (credits) | |
| NET INCOME | -123 |
| NET CHANGE IN CAPITAL | -123 |

## Yosemite Bank

Incorporated November 8, 1976

5171 Highway 49 North, Mariposa 95338 Tel: (209) 966-5444

Principal Officers: Earl Commeta, Chairman of the Board; Thomas C. Dowlan, President; Glenn E. Sutherland, Vice President & Chief Financial Officer; Richard S. Gimblin, Secretary.

Directors: Fred Bardini, Ken Berg, Earl Cometti, Arthur H. Dahlem, M.D., William A. Freeman, Sherman Kishi, Frank Long, Jr., Bobby J. Rader, Ruben P. Webb.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,211 |
| Obligations of U.S. Gov't agencies, etc. | | 4,488 |
| Obligations of States and political subdivsions | | 988 |
| Other bonds, notes, and debentures | | 1,021 |
| Federal funds sold, etc. | | 300 |
| Loans (excluding unearned income) | 16,750 | |
| LESS: Reserve for possible loan losses | 118 | |
| Loans (net) | | 16,632 |
| Bank premises, furniture and fixtures | | 942 |
| Other real estate owned | | 356 |
| Other assets | | 559 |
| Total Assets | | 28,497 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,053 |
| Time and savings deposits (IPC) | | 18,871 |
| Deposits of States and municipalities | | 1,759 |
| Deposits of commercial banks | | 100 |
| Certified and officers checks | | 273 |
| Total Domestic Deposits | 26,056 | |
| Demand deposits | 5,763 | |
| Time ad savings deposits | 20,293 | |
| Total Domestic and Foreign Deposits | | 26,056 |
| Other liabilities | | 527 |
| Total Liabilities | | 26,583 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 894 |
| Surplus | 475 |
| Undivided profits | 545 |
| Total Equity Capital | 1,914 |
| Total Liabilities and Equity Capital | 28,497 |

Branch offices (3): Groveland, Livingston, Winton.
Extension of banking office: Mariposa.

## Yosemite Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,380 |
| Interest on balances with banks | 49 |
| Income on Federal funds sold | 203 |
| Interest and dividends on investments | 311 |
| Other operating income | 421 |
| Total operating income | 3,364 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 800 |
| Interest on deposits | 1,509 |
| Interest on Federal funds purchased and other borrowings | 39 |
| Occupancy and furniture and equipment expense | 281 |
| Provision for loan losses | 118 |
| Other operating expense | 451 |
| Total operating expense | 3,198 |
| NET OPERATING INCOME | 166 |
| Applicable income taxes | 59 |
| Income before extraordinary items | 107 |
| Net securities gains (losses) | 20 |
| Extraordinary charges (credits) | |
| NET INCOME | 127 |
| Other increases (decreases) in capital | 280 |
| Cash dividends paid | 1 |
| NET CHANGE IN CAPITAL | 406 |

## NATIONAL BANKS

### Alameda First National Bank

Incorporated July 2, 1964

2424 Santa Clara Ave., Alameda 94501 Tel: (415) 521-2424

Principal Officers: Wesley F. Suman, Chairman of the Board; Donald J. Gehb, President & Chief Executive Officer; Joel Vuylsteke, Executive Vice President; Vincent M. Leveroni, Senior Vice President and Chief Financial Officer; B. L. 'Sam' Bohannon, Senior Vice President and Cashier; L.W. King, Senior Vice President, Personal Banking Division & Marketing; Diane M. Mietzel, Secretary; Phillip R. Taylor, Auditor.

Directors: Donald J. Gehb, Donald W. Lindsey, Ralph N. Mendelson, Steven R. Murphy, Elliot S. Peterson, Melvin H. Schwartz, A. Steve Simi, Wesle F. Suman.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 22,882 |
| U. S. Treasury securities | | 1,445 |
| Obligations of U.S. Gov't agencies, etc. | | 4,161 |
| Obligations of States and political subdivisions | | 3,879 |
| Other bonds, notes, and debentures | | 25 |
| Corporate stock | | 130 |
| Federal funds sold, etc. | | 10,000 |
| Loans (excluding unearned income) | 69,816 | |
| LESS: Reserve for possible loan losses | 549 | |
| Loans (net) | | 69,267 |
| Direct lease financing | | 13,341 |
| Bank premises, furniture and fixtures | | 3,598 |
| Other real estate owned | | 9 |
| Other assets | | 1,301 |
| Total Assets | | 130,038 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 27,796 |
| Time and savings deposits (IPC) | | 85,009 |
| Deposits of U.S. Government | | 52 |
| Deposits of States and municipalities | | 4,352 |
| Deposits of commercial banks | | 396 |
| Certified and officers checks | | 919 |
| Total Domestic Deposits | 118,524 | |
| Demand deposits | 30,945 | |
| Time and savings deposits | 87,579 | |
| Total Domestic and Foreign Deposits | | 118,524 |
| Other liabilities | | 3,803 |
| Total Liabilities | | 122,327 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,326 |
| Surplus | 2,504 |
| Undivided profits | 3,881 |
| Total Equity Capital | 7,711 |
| Total Liabilities and Equity Capital | 130,038 |

Parent company: Alameda Bancorporation
Branch offices (5): Alameda (5)

## Alameda First National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 8,979 |
| Interest on balances with banks | 549 |
| Income on Federal funds sold | 1,242 |
| Interest and dividends on investments | 701 |
| Income from direct lease financing | 2,209 |
| Other operating income | 962 |
| Total operating income | 14,642 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 3,159 |
| Interest on deposits | 6,745 |
| Interest on Federal funds purchased and other borrowings | 158 |
| Occupancy and furniture and equipment expense | 866 |
| Provision for loan losses | 190 |
| Other operating expense | 1,762 |
| Total operating expense | 12,880 |
| NET OPERATING INCOME | 1,762 |
| Applicable income taxes | 701 |
| Income before extraordinary items | 1,061 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,061 |
| Cash dividends paid | 428 |
| NET CHANGE IN CAPITAL | 633 |

## American National Bank

Incorporated December 4, 1964

5016 California Ave., Bakersfield, 93309 Tel: (805) 861-5211

Principal Officers: Rayburn S. Dezember, Chairman of the Board; D. Linn Wiley, President & Chief Executive Officer; E. Lynn Caswell, Lucille T. Finley, Executive Vice Presidents; Edward J. Biebrich, Jr., Senior Vice President & Chief Financial Officer; George G. Barstow, Senior Vice President & Credit Administrator; Gordon B. Bleil, Senior Vice President, Marketing; Larry L. Davis, Senior Vice President, Personnel; Joseph P. Repecka, Senior Vice President, Credit Administration; Harry W. Clester, Senior Vice President & Chief Auditor.

Directors: E. Lynn Caswell, Rayburn S. Dezember, Clifford F. Loader, DMD, Albert C. Lum, J.K. Munger, Lester E. Travis, Richard H. Vaughan, Calvin O. Waters, Jr., D. Linn Wiley.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 64,811 |
| U. S. Treasury securities | | 13,270 |
| Obligations of U.S. Gov't agencies, etc. | | 10,283 |
| Obligations of States and political subdivisions | | 33,843 |
| Other bonds, notes, and debentures | | 5,000 |
| Corporate stock | | 454 |
| Federal funds sold, etc. | | 30,000 |
| Loans (excluding unearned income) | 328,896 | |
| LESS: Reserve for possible loan losses | 2,387 | |
| Loans (net) | | 326,509 |
| Direct lease financing | | 32,046 |
| Bank premises, furniture and fixtures | | 14,852 |
| Other real estate owned | | 5,640 |
| Other assets | | 25,241 |
| Total Assets | | 561,949 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 135,202 |
| Time and savings deposits (IPC) | | 347,771 |
| Deposits of U.S. Government | | 907 |
| Deposits of States and municipalities | | 22,388 |
| Deposits of commercial banks | | 750 |
| Certified and officers checks | | 7,072 |
| Total Domestic Deposits | 514,090 | |
| Demand deposits | 145,973 | |
| Time and savings deposits | 368,117 | |
| Total Domestic and Foreign Deposits | | 514,090 |
| Federal funds purchased, etc. | | 3,184 |
| Other liabilities for borrowed money | | 3,345 |
| Mortgage indebtedness | | 1,923 |
| Other liabilities | | 9,073 |
| Total Liabilities | | 531,615 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 6,118 |
| Surplus | 9,026 |
| Undivided profits | 15,073 |
| Reserve for contingencies, etc. | 117 |
| Total Equity Capital | 30,334 |
| Total Liabilities and Equity Capital | 561,949 |

Parent Company: Central Pacific Corporation.

Branch offices (30): Bakersfield (5), Buellton, Caruthers, Ceres, Chowchilla, Delano, Easton, Fresno (2), Lancaster, Merced, Modesto (2), Palmdale, Porterville, Rialto, Riverbank, Rosamond, San Bernardino (2), Santa Ynez, Solvang, Tulare, Turlock, Visalia (2).

## American National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 42,951 |
| Interest on balances with banks | 1,032 |
| Income on Federal funds sold | 181 |
| Interest and dividends on investments | 3,921 |
| Income from direct lease financing | 5,588 |
| Other operating income | 5,326 |
| Total operating income | 58,999 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 10,689 |
| Interest on deposits | 27,285 |
| Interest on Federal funds purchased and other borrowings | 2,690 |
| Occupancy and furniture and equipment expense | 3,556 |
| Provision for loan losses | 1,312 |
| Other oprating expense | 8,853 |
| Total operating expense | 54,385 |
| NET OPERATING INCOME | 4,614 |
| Applicable income taxes | 539 |
| Income before extraordinary items | 4,075 |
| Net securities gains (losses) | 5 |
| Extraordinary charges (credits) | |
| NET INCOME | 4,080 |
| Other increases (decreases) in capital | 1,249 |
| Cash dividends paid | 1,742 |
| NET CHANGE IN CAPITAL | 3,587 |

## Associates National Bank

Incorporated March 19, 1975

1870 Adobe St., Concord 94520 Tel: (415) 825-7000

Principal Officers: Keith W. Hughes, Chairman of the Board; W. David Huddleston, Vice Chairman; Claire H. Burdett, President; Robert P. Majka, Richard T. Schliesmann, Senior Vice Presidents.

Directors: Claire H. Burdett, Arthur Hargrave, Jr., W. David Huddleston, Keith W. Hughes, Chet D. Longenecker, James Metevier, Donald S. Stovall, Bruce R. Vogel, James B. Werson.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,532 |
| U. S. Treasury securities | | 48 |
| Other bonds, notes, and debentures | | 528 |
| Loans (excluding unearned income) | 49,327 | |
| LESS: Reserve for possible loan losses | 1,690 | |
| Loans (net) | | 47,637 |
| Direct lease financing | | 418 |
| Bank premises, furniture and fixtures | | 1,412 |
| Other assets | | 3,195 |
| Total Assets | | 54,770 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,102 |
| Time and savings deposits (IPC) | | 30,328 |
| Deposits of U.S. Government | | 18 |
| Deposits of States and municipalities | | 6 |
| Certified and officers checks | | 4,267 |
| Total Domestic Deposits | 35,721 | |
| Demand deposits | 5,393 | |
| Time and savings deposits | 30,328 | |
| Total Domestic and Foreign Deposits | | 35,721 |
| Other liabilities for borrowed money | | 39 |
| Other liabilities | | 3,521 |
| Total Liabilities | | 39,281 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 4,261 |
| Surplus | 13,339 |
| Undivided profits | -2,111 |
| Total Equity Capital | 15,489 |
| Total Liabilities and Equity Capital | 54,770 |

Parent company: Associates First Capital Corporation.
Subsidiary: ANB Services, Inc.
Branch offices(4): Concord, Dublin, Hayward, San Ramon.

## Associates National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,000 |
| Interest on balances with banks | 703 |
| Income on Federal funds sold | 562 |
| Interest and dividends on investments | 67 |
| Income from direct lease financing | 133 |
| Other operating income | 748 |
| Total operating income | 6,213 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 588 |
| Interest on deposits | 1,710 |
| Interest on Federal funds purchased and other borrowings | 3 |
| Occupancy and furniture and equipment expense | 192 |
| Provision for loan losses | 1,582 |
| Other operating expense | 2,069 |
| Total operating expense | 6,144 |
| NET OPERATING INCOME | 69 |
| Applicable income taxes | -26 |
| Income before extraordinary items | 95 |
| Extraordinary charges (credits) | |
| NET INCOME | 95 |
| Other increases (decreases) in capital | 15,000 |
| NET CHANGE IN CAPITAL | 15,095 |

## Auburn Bank of Commerce, National Association

Incorporated August 30, 1982

540 Wall Street, Auburn 95603 Tel: (916) 823-1144

Principal officers: John G. Briner, President & Chief Executive Officer; R. Wayne Woods, Vice President & Cashier; Pamela Briner, Executive Assistant; Mark A. Lund, Vice President & Loan Officer.

Directors: John G. Briner, Robert D. Eckard, Chester A. Gibson, Dale R. Morris, D. Dwight Odom, M.D., Jack C. Parnell, Donald L. Robinson, Harry E. Sands, Virgil R. Traynor, D.V.M., H. Ray Yamasaki.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 499 |
| U. S. Treasury securities | | 2,018 |
| Other bonds, notes, and debentures | | 75 |
| Federal funds sold, etc. | | 600 |
| Loans (excluding unearned income) | 5,182 | |
| LESS: Reserve for possible loan losses | 25 | |
| Loans (net) | | 5,157 |
| Other assets | | 126 |
| Total Assets | | 8,475 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,504 |
| Time and savings deposits (IPC) | | 3,872 |
| Certified and officers checks | | 86 |
| Total Domestic Deposits | 5,462 | |
| Demand deposits | 1,590 | |
| Time and savings deposits | 3,872 | |
| Total Domestic and Foreign Deposits | | 5,462 |
| Other liabilities | | 640 |
| Total Liabilities | | 6,102 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,250 |
| Surplus | 1,250 |
| Undivided profits | -127 |
| Total Equity Capital | 2,373 |
| Total Liabilities and Equity Capital | 8,475 |

Parent company: Auburn Bancorp.

## Avco National Bank

Incorporated October 7, 1975

555 North State College Blvd., Anaheim 92806 Tel: (714) 635-3211

Principal Officers: H. Wallace Merryman, Chairman of the Board; John D. Keator, President; Melinda Malone, Executive Vice President.

Directors: R. Bukow, G.L. Fite, J.D. Keator, H.W. Merryman.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,739 |
| Obligations of U.S. Gov't agencies, etc. | | 1,552 |
| Other bonds, notes, and debentures | | 80 |
| Federal funds sold, etc. | | 3,325 |
| Loans (excluding unearned income) | 16,720 | |
| LESS: Reserve for possible loan losss | 254 | |
| Loans (net) | | 16,466 |
| Bank premises, furniture and fixtures | | 1,038 |
| Other real estate owned | | 440 |
| Other assets | | 851 |
| Total Assets | | 26,491 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,835 |
| Time and savings deposits (IPC) | | 15,628 |
| Deposits of U.S. Government | | 850 |
| Deposits of States and municipalities | | 1,700 |
| Certified and officers checks | | 277 |
| Total Domestic Deposits | 24,290 | |
| Demand deposits | 6,114 | |
| Time and savings deposits | 18,176 | |
| Total Domestic and Foreign Deposits | | 24,290 |
| Federal funds purchased, etc. | | 10 |
| Other liabilities | | 250 |
| Total Liabilities | | 24,550 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,002 |
| Surplus | 1,660 |
| Undivided profits | -721 |
| Total Equity Capital | 1,941 |
| Total Liabilities and Equity Capital | 26,491 |

Parent company: Avco Enterprises, Inc.

## Avco National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,176 |
| Interest on balances with banks | 36 |
| Income on Federal funds sold | 246 |
| Interest and dividends on investments | 380 |
| Other operating income | 285 |
| Total operating income | 3,123 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 815 |
| Interest on deposits | 2,041 |
| Interest on Federal funds purchased and other borrowings | 59 |
| Occupancy and furniture and equipment expense | 198 |
| Provision for loan losses | 110 |
| Other operating expense | 993 |
| Total operating expense | 4,216 |
| NET OPERATING INCOME | -1,093 |
| Applicable income taxes | -327 |
| Income before extraordinary items | -766 |
| Net securities gains (losses) | -13 |
| Extraordinary charges (credits) | |
| NET INCOME | -779 |
| Other increases (decreases) in capital | 1,000 |
| NET CHANGE IN CAPITAL | 221 |

## Balboa National Bank

Established February 22, 1983

**202 West 24th Street, National City 92050** **Tel: (619) 474-6761**

Principal officers: Edward Peterson, President & Chief Executive Officer; Shannon Vinson, Vice President & Cashier.

Directors: Roy A. Bell, D. Robert Castetter, Jon Chester, Arthur E. Engel, Harry C. Fraser, Edward G. Peterson, Anthony J. Pierangelo, M.D., Dennis L. Russell, Jon Stockholm.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,000 |
| Other bonds, notes, and debentures | | 87 |
| Federal funds sold, etc. | | 2,100 |
| Loans (excluding unearned income) | 4,96 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 4,960 |
| Bank premises, furniture and fixtures | | 232 |
| Other assets | | 46 |
| Total Assets | | 8,425 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 583 |
| Time and savings deposits (IPC) | | 4,227 |
| Deposits of States and municipalities | | 100 |
| Certified and officers checks | | 860 |
| Total Domestic Deposits | 5,770 | |
| Demand deposits | 1,429 | |
| Time and savings deposits | 4,341 | |
| Total Domestic and Foreign Deposits | | 5,770 |
| Other liabilities | | 16 |
| Total Liabilities | | 5,786 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,444 |
| Surplus | 1,431 |
| Undivided profits | -236 |
| Total Equity Capital | 2,639 |
| Total Liabilities and Equity Capital | 8,425 |

## Bank of America National Trust and Savings Association

Incorporated August 10, 1904

**Bank of America Center, San Francisco 94104** **Tel: (415) 622-3456**

Principal Officers: Samuel H. Armacost, President; Leland S. Prussia, Chairman of the Board; W.H. Bolin, T.A. Deane, Arthur V. Toupin, James B. Weisler, Vice Chairmen; Robert W. Frick, Executive Vice President & Cashier; Robert N. Beck, Clyde R. Claus, George W. Coombe, Jr., Daniel W. Costello, Verone C. Gibb, Max D. Hopper, H. H. Jackson, K. V. Larkin, M. E. McMillen, J. M. Mickel, J.P. Miscoll, R. Puz, K.S. Smedby, Lloyd J. Sugaski, J. R. Vella, Paul A. Verburgt, Robert G. Wade Jr., William V. Young, Executive Vice Presidents; K. D. Martin, Senior Vice President and Controller.

Directors: Samuel H. Armacost, Roy L. Ash, John R. Beckett, C.B. Branch, Andrew F. Brimmer, C.R. Dahl, R. Burt Gookin, John R. Grey, Walter A. Haas, Jr., Najeeb E. Halaby, Philip M. Hawley, Ignacio E. Lozano, Jr., Cornell C. Maier, T. M. McDaniel, Jr., Robert S. McNamara, Rene C. McPherson, C.J. Medberry, Ruben F. Mettler, Franklin D. Murphy, Lucia R. Myers, Peter O'Malley, Leland S. Prussia, Charles R. Schwab, Arthur V. Toupin.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 18,136,092 |
| U. S. Treasury securities | | 2,595,171 |
| Obligations of U.S Gov't agencies, etc. | | 2,408,597 |
| Obligations of States and political subdivisions | | 1,437,546 |
| Other bonds, notes, and debentures | | 1,376,853 |
| Corporate stock | | 132,802 |
| Trading account securities | | 2,135,423 |
| Federal funds sold, etc. | | 6,303,807 |
| Loans (excluding unearned income) | 70,145,383 | |
| LESS: Reserve for possible loan losses | 646,265 | |
| Loans (net) | | 69,499,118 |
| Direct lease financing | | 1,593,587 |
| Bank premises, furniture and fixtures | | 1,763,490 |
| Other real estate owned | | 341,662 |
| Investments in unconsolidated subsidiaries | | 496,883 |
| Customers' liability on acceptances outstanding | | 5,850,240 |
| Other assets | | 3,485,157 |
| Total Assets | | 117,556,428 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 10,454,860 |
| Time and savings deposits (IPC) | | 42,182,818 |
| Deposits of U.S. Government | | 135,186 |
| Deposits of States and municipalities | | 813,351 |
| Deposits of foreign governments | | 746,503 |
| Deposits of commercial banks | | 2,830,870 |
| Certified and officers checks | | 660,554 |
| Total Domestic Deposits | 57,824,142 | |
| Demand deposits | 12,272,266 | |
| Time and savings deposits | 45,551,876 | |
| Deposits in Foreign Offices | | 36,999,048 |
| Total Domestic and Foreign Deposits | | 94,823,190 |
| Federal funds purchased, etc. | | 5,382,954 |
| Other liabilities for borrowed money | | 2,940,471 |
| Mortgage indebtedness | | 86,789 |
| Acceptances executed and outstanding | | 5,850,240 |
| Other liabilities | | 4,212,180 |
| Total Liabilities | | 113,295,824 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,073,092 |
| Surplus | 1,100,000 |
| Undivided profits | 2,087,512 |
| Total Equity Capital | 4,260,604 |
| Total Liabilities and Equity Capital | 117,556,428 |

Parent company: BankAmerica Corporation.

Subsidiaries: Asset Holding Co., Inc.; BA Asia, Ltd.; BA Australia, Ltd.; BA Finance (Hong Kong) Ltd.; BA Finance (Japan) Ltd; BA Finance and Securities (Thailand) Ltd; BA Leasing Corporation; Bamerical Caribbean Finance Company, Inc.; Bamerical Mortgage and Finance Company, Inc.; Bamerilease, Capital Corporation; Bamerilease, Inc.; Banca D'America E D'Italia; Bank of America Canada; Bank of America International Ltd.; Bank of America (Jersey) Ltd.; Bank of America S.A. (Costa Rica); Bank of America S.A.E., (Spain); BankAmerica Finance, Ltd; BankAmerica Holding Company, S.A.; BankAmerica International; BankAmerica International Finance Corporation; BankAmerica International, Nassau, Bahamas; BankAmerica Trust and Banking Corporation (Bahamas); BankAmerica Trust and Banking Corporation (Cayman), Ltd; BankAmerica Trust and Banking Corporation (Gibralter); BankAmerica Trust Company (Hong Kong) Ltd.; Bank America Trust Company (Jersey) Ltd.; BankAmerilease-Atlanta, Boston, Chicago, Cleveland, Dallas, Houston, London, Los Angeles, Minneapolis, New York, Seattle; Bankhaus Centrale Credit A.G.; Commercial Bank of Africa, Ltd.; FINABAI Societe Financiere, S.A.; Finamerica Paraguaya; Financiera Bamerical, S.A.; Financiera de America, S.A.

## Bank of America National Trust and Savings Association —Continued

Branch offices (domestic) (1,104): Agoura, Alameda (3), Alamo, Albany, Alhambra (3), Altadena, Alturas, Anaheim (8), Anderson, Angels Camp, Angwin, Antioch (2), Apple Valley, Aptos, Arbuckle, Arcadia (2), Arcata, Arnold, Arroyo Grande, Artesia, Arvin, Atascadero, Atwater, Auburn (3), Avenal, Azusa (2), Bakersfield (10), Balboa, Baldwin Park, Banning, Barstow, Beaumont, Bell, Bellflower, Bell Gardens, Belmont (2), Benicia (2), Ben Lomond, Berkeley (6), Beverly Hills (4), Big Bear Lake, Biggs, Bishop (2), Bloomington, Blythe, Bonita, Boyes Hot Springs, Brawley, Brea, Brentwood, Bridgeport, Brisbane, Buena Park (4), Burbank (5), Burlingame (2), Burney, Calexico(2), Calimesa, Calipatria, Calistoga, Camarillo, Cambria, Campbell (2), Camp Pendelton, Canoga Park (4), Capitola, Cardiff-By-The-Sea, Carlsbad (2), Carmel (2), Carmel Valley Village, Carmichael (2), Carson (3), Castro Valley, Castroville, Cedarville, Cerritos (2), Chatsworth (2), Chester, Chico (3), Chino (2), Chowchilla, Chula Vista (4), Citrus Heights (3), City of Commerce (2), City of Industry Claremont (2), Clearlake, Cloverdale, Clovis (2), Coalinga, Colfax, Colton (2), Colusa, Compton, Concord (4), Corning, Corona (2), Corona del Mar, Coronado (2), Corte Madera, Costa Mesa (4), Covina (3), Crescent City, Culver City (4), Cupertino, Cypress, Daly City (4), Dana Point, Danville, Davis, Delano, Del Mar, Del Rey, Desert Hot Springs, Diamond Bar, Dinuba, Dixon, Dos Palos, Downey (4), Duarte, Dunsmuir, El Cajon (5), El Centro, El Cerrito, Elk Grove, El Monte (4), El Segundo (2), El Sobrante, El Toro (3), Emeryville, Encinitas (2), Encino, Escondido (4), Eureka (3), Exeter, Fairfax, Fairfield (2), Fair Oaks, Fallbrook (2), Fall River Mills, Ferndale, Fillmore, Firebaugh, Folsom, Fonana, Fort Bragg, Fortuna, Foster City, Fountain Valley, Fowler, Fremont (4), Fresno (18), Fullerton (4), Garberville, Gardena (3), Garden Grove (4), Geyserville, Gilroy, Glennbrook, Glendale (5), Glendora (3), Goleta (2), Gonzales, Granada Hills, Grass Valley (2), Gridley, Guerneville, Gustine, Hacienda Heights (2), Half Moon Bay, Hanford (2), Harbor City, Hawaiian Gardens, Hawthorne (2), Hayward (5), Healdsburg, Hemet (3), Hermosa Beach, Hesperia, Highland, Hilmar, Hollister, Hollywood (10), Huntington Beach (5), Huntington Park (2), Imperial, Imperial Beach, Indio (2), Inglewood (2), Ione, Irvine (2), Isleton, Jackson, Julian, Kelseyville, Kerman, King City, Kingsburg, Knights Landing, LaCanada, La Crescenta, Lafayette, Laguna Beach, Laguna Hills, Laguna Niguel (2), La Habra (3), La Jolla (2), Lake Arrowhead (2), Lake Isabella, Lakeport, Lakeside, Lakewood (2), La Mesa (2), La Mirada, Lamont, Lancaster (4), La Palma, La Puente, Larkspur, La Verne, Lemon Grove, Lemoore, Lincoln, Lindsay, Little Rock, Live Oak, Livermore, Livingston, Lodi (3), Loma Linda, Lompoc, Lone Pine, Long Beach (15), Loomis, Los Alamitos, Los Altos (2), Los Angeles (67), Los Banos, Los Gatos (2), Los Molinos, Los Osos, Lower Lake, Loyalton, Lucerne Valley, Lynwood, Madera (2), Malibu (2), Mammoth Lakes, Manhattan Beach, Manteca, Marina, Marina del Rey, Mariposa, Markleeville, Martinez (2), Marysville, McCloud, McKinleyville, Mendocino, Menlo Park (3), Merced (2), Millbrae, Mill Valley (2), Milpitas, Mission Hills, Mission Viejo (3), Modesto (7), Moffett Field, Mojave, Monrovia, Montebello (2), Monterey (4), Monterey Park (2), Montrose, Morgan Hill, Morro Bay (2), Mountain View (3), Mount Shasta, Napa (3), National City (2), Needles, Nevada City, Newark (2), Newbury Park, Newcastle, Newhall, Newport Beach (6), Norco, North Highlands, North Hollywood (2), Northridge (2), Norwalk (2), Novato (2), Oakdale, Oakhurst, Oakland (21), Oceanside (3), Oildale, Ojai, Ontario (3), Orange (6), Orangevale, Orcutt, Orinda, Orland, Oroville (2), Oxnard (3), Pacheco, Pacifica (2), Pacific Grove, Pacific Palisades, Palmdale, Palm Desert, Palm Springs (4), Palo Alto (4), Palos Verdes Estates, Panorama City (4), Paradise, Paramount, Pasadena (7), Paso Robles, Pescadero, Petaluma (2), Pico Rivera, Pinole, Piru, Pismo Beach, Pittsburg, Placentia (2), Placerville (2), Pleasant Hill, Pleasanton (2), Point Arena, Point Reyes Station, Pollock Pines, Pomona (3), Port Hueneme, Porterville, Portola, Poway, Quincy, Ramona, Rancho Cordova,Rancho Cucamonga (2), Rancho Mirage, Rancho Palos Verdes, Rancho Santa Fe, Red Bluff (2), Redding (3), Redlands (2), Redondo Beach (3), Redwood City (4), Reedley, Reseda (2), Rheem Valley, Rialto, Richmond (3), Ridgecrest (2), Rio Linda, Rio Vista, Ripon, Riverside (6), Rohnert Park, Rolling Hills Estates, Rosemead (3), Roseville (3), Rowland Heights, Rubidoux, Running Springs, Sacramento (29), St. Helena, Salinas (6), Salton City, San Anselmo, San Bernardino (7), San Bruno (2), San Carlos, San Clemente (2), San Diego (29), San Dimas (2), San Fernando, San Francisco (66), San Gabriel, Sanger, San Jose (29), San Juan Bautista, San Juan Capistrano, San Leandro (3), San Luis Obispo (2), San Marcos (2), San Marino, San Mateo (5), San Pablo, San Pedro (4), San Rafael (4), San Ramon (2), Santa Ana (1), Santa Barbara (5), Santa Clara (4), Santa Cruz (3), Santa Fe Springs (3), Santa Maria (3), Santa Monica (4), Santa Paula, Santa Rosa (6), Santee, Saratoga, Saugus, Sausalito, Scotts Valley, Seal Beach, Seaside, Sebastopol, Selma, Sepulveda, Shafter, Sherman Oaks (3), Sierra Madre, Simi Valley (2), Solana Beach, Soledad, Sonoma, Sonora (2), South Gate (2), South Laguna, South Lake Tahoe (2), South Pasadena, South San Francisco (2), Spring Valley (2), Stanton, Stockton (7), Studio City, Sun City, Sunland, Sunnyvale (5), Sun Valley, Susanville, Sutter Creek, Sylmar, Taft, Tahoe City (2), Tarzana, Temecula, Temple City, Thousand Oaks (2), Three Rivers, Tiburon, Tipton, Tomales, Torrance (5), Tracy, Travis Air Force Base, Truckee, Tujunga, Tulare, Tulelake, Turlock (2), Tustin, Twentynine Palms, Ukiah, Union City (2), Universal City, Upland (2), Vacaville, Valencia, Vallejo (6), Valley Ford, Van Nuys (3), Venice, Ventura (6), Vernon, Victorville (2), Villa Park, Visalia (2), Vista (2), Walnut, Walnut Creek (5), Wasco, Watsonville (2), Weaverville, West Covina (2), Westlake Village, West Los Angeles, Westminster (2), Westwood, West Sacramento, Wheatland, Whittier (3), Williams, Willits, Willows, Wilmington, Winters, Woodlake, Woodland, Woodland Hills (5), Yorba Linda (2), Yreka, Yuba City (2), Yucaipa, Yucca Valley.

Branch offices (foreign) (100): Argentina: Buenos Aires (3), Cordoba, Mendoza, Rosario; Austria: Vienna; Bahrain: Manama; Belgium: Antwerp, Brussels; Bolivia: La Paz, Santa Cruz de la Sierra; Brunei: Brunei; Channel Islands: Jesey; Chile: Santiago, Valparaiso; Denmark: Copenhagen; Dominican Republic: Salcedo, Santiago, Santo Domingo (2), Ecuador: Guayaquil, Quito (2); Egypt: Alexandria, Cairo; France: Paris; Greece: Athens, Piraeus, Thessaloniki; Guam: Agana, Tamuning; Guatemala: Guatemala City (3); Honduras: San Pedro Sula, Tegucigalpa; Hong Kong: Aberdeen, Causeway Bay, Hong Kong (14); India: Bombay, Calcutta, Madras, New Delhi; Indonesia: Jakarta (2); Ireland: Dublin; Japan: Kobe, Osaka, Tokyo, Yokohama; Korea: Pusan, Seoul; Lebanon: Beirut; Malaysia: Kuala Lumpur; Netherlands: Amsterdam; Netherlands Antilles: Willemstad; Pakistan: Islamabad, Karachi, Lahore; Panama: Colon, Colon Free Zone, David, Panama City (3); Paraguay: Asuncion (3), Encarnacion; Peru: Lima; Philippines: Manila; Puerto Rico: San Juan; Singapore: Singapore (3); Sri Lanka: Colombo; Switzerland: Zurich; Taiwan: Taipei; Thailand: Bangkok; United Kingdom: Birmingham, Edinburgh, London, Manchester; Uruguay: Montevideo (2); Virgin Islands: Charlotte Amalie; West Indies: Anguilla, Grand Cayman.

## Bank of America National Trust and Savings Association —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 10,073,545 |
| Interest on balances with banks | 1,964,879 |
| Income on Federal funds sold | 666,771 |
| Interest and dividends on investments | 604,977 |
| Income from direct lease financing | 108,345 |
| Trust department income | 70,456 |
| Other operating income | 975,147 |
| Total operating income | 14,464,120 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,602,026 |
| Interest on deposits | 9,796,949 |
| Interest on Federal funds purchased and other borrowings | 895,413 |
| Occupancy and furniture and equipment expense | 496,516 |
| Provision for loan losses | 478,112 |
| Other operating expense | 687,670 |
| Total operating expense | 13,956,686 |
| NET OPERATING INCOME | 507,434 |
| Applicable income taxes | 132,232 |
| Income before extraordinary items | 375,202 |
| Net securities gains (losses) | 864 |
| Extraordinary charges (credits) | 31,000 |
| NET INCOME | 407,066 |
| | |
| Other increases (decreases) in capital | -35,262 |
| Cash dividends paid | 251,332 |
| NET CHANGE IN CAPITAL | 120,472 |

## Bank of America National Trust and Savings Association —Continued

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 7,374,205 |
| (b) Stocks | 5,022,871 |
| (c) Real Estate Loans | 407,972 |
| (d) Other Loans | 207,599 |
| (e) Real Estate | 779,399 |
| (f) Savings and Loan, Other Thrift Deposits | 186 |
| (g) Miscellaneous | 1,209,217 |
| Time Deposits: | |
| (a) Own Bank | 309,177 |
| (b) Other Banks | 314,817 |
| Demand Deposits: | |
| (a) Own Bank | -15,794 |
| (b) Other Banks | 309 |
| Local Agency Security Investments | 1,275,252 |
| Corporate Investments | 3,223,545 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 13,609,105 |
| Advances or Overdrafts | 163,876 |
| Total Assets | 33,881,736 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 1,491,993 |
| (b) Personal Living Trusts | 2,170,372 |
| (c) Employee Benefit Trusts | 12,925,275 |
| (d) Collective Investment Funds | 3,745,325 |
| (e) Less units of Collective Investment Funds | -5,180,797 |
| Total Fiduciary Accounts | 15,152,168 |
| Local Agency Security Accounts | 1,275,391 |
| Corporate Accounts | 3,411,162 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 13,879,139 |
| Due to Commercial Department, Advances or Overdrafts | 163,876 |
| Total Liabilities | 33,881,736 |
| Market value-Securities deposited with State Treasurer: Court | 757 |
| Market value-Securities deposited with State Treasurer: Private | 202 |

# The Bank of California, N.A.

Incorporated February 5, 1910

400 California Street, San Francisco 94104 Tel: (415) 765-0400

Principal Officers: Chauncey E. Schmidt, Chairman of the Board, President and Chief Executive Officer; Jay L. Doty, Harrison F. Tempest, Ross P. Williams, Jr., Executive Vice Presidents; David W. Ehlers, Senior Vice President and Controller; Stanley S. Stroup, Senior Vice President & General Counsel; Bonnie H. Hemmerling, Vice President & Corporate Secretary, Senior Vice President & Chief Legal Officer.

Directors: Ambassador Shirley Temple Black, E.H. Boullioun, Alfred W. Eames, Jr., Robert T. Grohman, William H. Kilkenny, Luis G. Nogales, Carl W. Robertson, Richard H. Rowe, Chauncey E. Schmidt, George M. Shapiro, David E. Skinner, Paul W. Steere, Wm. S. Towne, Brooks Walker, Jr., Henry A. Walker, Jr., Louis Warschaw, Ross P. Williams, Jr., Samuel L. Williams.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 785,163 |
| Obligations of U.S. Gov't agencies, etc. | | 9,843 |
| Obligations of States and political subdivisions | | 227,902 |
| Other bonds, notes, and debentures | | 12,508 |
| Corporate stock | | 4,672 |
| Trading account securities | | 95,857 |
| Federal funds sold, etc. | | 76,368 |
| Loans (excluding unearned income) | 2,401,613 | |
| LES: Reserve for possible loan losses | 32,203 | |
| Loans (net) | | 2,369,410 |
| Bank premises, furniture and fixtures | | 69,679 |
| Other real estate owned | | 17,137 |
| Customers' liability on acceptances outstanding | | 276,289 |
| Other assets | | 65,667 |
| Total Assets | | 4,010,495 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 467,442 |
| Time and savings deposits (IPC) | | 1,154,107 |
| Deposits of U.S. Government | | 1,379 |
| Deposits of States and municipalities | | 138,556 |
| Deposits of foreign governments | | 691 |
| Deposits of commercial banks | | 70,610 |
| Certified and officers checks | | 45,410 |
| Total Domestic Deposits | 1,878,195 | |
| Demand deposits | 566,429 | |
| Time and savings deposits | 1,311,766 | |
| Deposits in Foreign Offices | | 683,108 |
| Total Domestic and Foreign Deposits | | 2,561,303 |
| Federal funds purchased, etc. | | 489,193 |
| Other liabilities for borrowed money | | 363,670 |
| Mortgage indebtedness | | 33,000 |
| Acceptances executed and outstanding | | 276,289 |
| Other liabilities | | 62,808 |
| Total Liabilities | | 3,786,263 |
| Subordinated notes and debentures | | 21,025 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 66,174 |
| Surplus | 61,378 |
| Undivided profits | 75,655 |
| Total Equity Capital | 203,207 |
| Total Liabilities and Equity Capital | 4,010,495 |

Parent company: BanCal Tri-State Corporation.

Subsidiaries: BanCal Leasing Company, Inc.; Bank of California International Corporation (Edge Act Corporation); Bancofcal Building Corporation.

Branch offices (40): Auburn (2), Berkeley, Beverly Hills, Burlingame, Danville, Davis, Fresno, Hollister, Los Angeles, Martinez, Menlo Park, Modesto, Newport Beach, Oakland, Palo Alto, Pleasant Hill, Redding, Redwood City, Sacramento (2), San Carlos, San Diego, San Jose (3), San Leandro, San Mateo, Stockton, Sunnyvale, Walnut Creek, Nassau, Bahamas, London, England, Tokyo, Japan, Portland, Oregon, Cebu City, Manila, Philippines, Seattle, Washington (2), Tacoma, Washington.

## The Bank of California, N.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 367,643 |
| Interest on balances with banks | 54,919 |
| Income on Federal funds sold | 14,265 |
| Interest and dividends on investments | 24,228 |
| Income from direct lease financing | 400 |
| Trust department income | 19,729 |
| Other operating income | 40,388 |
| Total operating income | 521,572 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 82,765 |
| Interest on deposits | 224,545 |
| Interest on Federal funds purchased and other borrowings | 120,831 |
| Occupancy and furniture and equipment expense | 21,392 |
| Provision for loan losses | 14,205 |
| Other operating expense | 42,348 |
| Total operating expense | 506,086 |
| NET OPERATING INCOME | 15,486 |
| Applicable income taxes | 5,634 |
| Income before extraordinary items | 9,852 |
| Net securities gains (losses) | -997 |
| Extraordinary charges (credits) | |
| NET INCOME | 8,855 |
| Other increases (decreases) in capital | 324 |
| Cash dividends paid | 5,585 |
| NET CHANGE IN CAPITAL | 3,594 |

## The Bank of California, N.A. —Continued

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 332,444 |
| (b) Stocks | 495,163 |
| (c) Real Estate Loans | 14,172 |
| (d) Other Loans | 121,207 |
| (e) Real Estate | 42,944 |
| (f) Savings and Loan, Other Thrift Deposits | 5,611 |
| (g) Miscellaneous | 37,748 |
| Time Deposits: | |
| (a) Own Bank | 294 |
| (b) Other Banks | 861 |
| Demand Deposits: | |
| (a) Own Bank | 14,135 |
| (b) Other Banks | 112 |
| Local Agency Security Investments | 380,434 |
| Corporate Investments | 38,299 |
| Agency, Safekeeping, Custodian, and Escrow Investments | 4,544,172 |
| Advances or Overdrafts | 16,625 |
| Total Assets | 6,044,221 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 257,699 |
| (b) Personal Living Trusts | 339,080 |
| (c) Employee Benefit Trusts | 445,604 |
| (d) Collective Investment Funds | 685,629 |
| (e) Less units of Collective Investment Funds | -674,547 |
| Total Fiduciary Accounts | 1,053,465 |
| Local Agency Security Accounts | 380,434 |
| Corporate Accounts | 46,219 |
| Agency, Safekeeping, Custodian, and Escrow Accounts | 4,547,478 |
| Due to Commercial Department, Advances or Overdrafts | 16,625 |
| Total Liabilities | 6,044,221 |
| Market value-Securities deposited with State Treasurer: Court | 801 |
| Marketvalue-Securities deposited with State Treasurer: Private | 348 |

## Bank of Southern California, National Association

Established January 3, 1983

3026 Midway Drive, San Diego 92110 Tel: (619) 226-1010

Principal officers: Gilbert Frank, Chairman of the Board & President; Patricia Carlson, Cashier; H. Al Brown, Vice President, Branch Administration; Trevor J. Coleman, Vice President, Real Estate Lending; James Mohr, Vice President Business Development.

Directors: Sharon C. Considine, Gilbert Frank, James B. Kylstad, Joseph Madruga, N.J. Nicholas, Edward J. Osuna, Edward A. Person, M.D., William B. Rippee, James B. Still.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,843 |
| Obligations of U.S. Gov't agencies, etc. | | 4,343 |
| Other bonds, notes, and debentures | | 66 |
| Federal funds sold, etc. | | 525 |
| Loans (excluding unearned income) | 20,311 | |
| LESS: Reserve for possible loan losses | 25 | |
| Loans (net) | | 20,286 |
| Bank premises, furniture and fixtures | | 998 |
| Other real estate owned | | 730 |
| Other assets | | 983 |
| Total Assets | | 31,774 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,317 |
| Time and savings deposits (IPC) | | 17,206 |
| Deposits of U.S. Government | | 4,495 |
| Deposits of States and municipalities | | 200 |
| Deposits of commercial banks | | 3,723 |
| Certified and officers checks | | 1,100 |
| Total Domestic Deposits | 28,041 | |
| Demand deposits | 2,417 | |
| Time and savings deposits | 25,624 | |
| Total Domestic and Foreign Deposits | | 28,041 |
| Mortgage indebtedness | | 63 |
| Other liabilities | | 856 |
| Total Liabilities | | 28,960 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,722 |
| Surplus | | 564 |
| Undivided profits | | 528 |
| Total Equity Capital | | 2,814 |
| Total Liabilities and Equity Capital | | 31,774 |

Branch office: San Diego.

## Bank of Whittier, National Association

Established December 20, 1982

**15141 East Whittier Boulevard, Whittier 90603 Tel: (213) 945-7553**

Principal officers: Sander Gelfand, Pharm.D., Chairman of the Board; Joseph L. Sheaff, Jr., President & Chief Executive Officer; William A. Marr, Executive Vice President; Roland G. Weinhold, Vice President & Cashier; Russell M. Moore, Vice President.

Directors: James Andreoli, Albert Cabraloff, Nasib Gannam, Sander Gelfand, Darrell Levonian, Rendel Levonian, M.D., Eugene Patouillet, M.D., Joseph L. Sheaff, Jr., Lee Tanza, Ralph Tufenkian, Judy Walsh, C.P.A.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of ollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,169 |
| Obligations of U.S. Gov't agencies, etc. | | 604 |
| Other bonds, notes, and debentures | | 69 |
| Federal funds sold, etc. | | 1,200 |
| Loans (excluding unearned income) | 7,543 | |
| LESS: Reserve for possible loan losses | 30 | |
| Loans (net) | | 7,513 |
| Direct lease financing | | 40 |
| Bank premises, furniture and fixtures | | 498 |
| Other assets | | 215 |
| Total Assets | | 12,308 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,725 |
| Time and savings deposits (IPC) | | 8,343 |
| Deposits of U.S. Government | | 3 |
| Deposits of States and municipalities | | 100 |
| Deposits of commercial banks | | 2 |
| Certified and officers checks | | 191 |
| Total Domestic Deposits | 10,364 | |
| Demand deposits | 1,921 | |
| Time and savings deposits | 8,443 | |
| Total Domestic and Foreign Deposits | | 10,364 |
| Other liabilities | | 43 |
| Total Liabilities | | 10,407 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,152 |
| Surplus | 1,133 |
| Undivided profits | -384 |
| Total Equity Capital | 1,901 |
| Total Liabilities and Equity Capital | 12,308 |

## Bank of Whittier, National Association —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4 |
| Interest on balances with banks | 2 |
| Income on Federal funds sold | 6 |
| Total operating income | 12 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 10 |
| Interest on deposits | 4 |
| Other operating expense | 1 |
| Total operating expense | 15 |
| NET OPERATING INCOME | -3 |
| Income before extraordinary items | -3 |
| Extraordinary charges (credits) | -169 |
| NET INCOME | -172 |
| Other increases (decreases) in capital | 2,285 |
| NET CHANGE IN CAPITAL | 2,113 |

## Bay Cities National Bank

Established July 9, 1982

1333 So. Pacific Coast Highway, Redondo Beach 90277 Tel: (213) 540-2265

Principal officers: Michael G. Todd, President & Chief Executive Officer; June L. Duplissey, Senior Vice President & Cashier; Ed W. Sullivan, Senior Vice President & Credit Administrator.

Directors: Chris W. Caras, Sr., Mary Davis, Ronald F. Day, Patrick E. Greene, Harrison C. McCandless, M.D., Forbes R. Powell, George W.Schneider, George Schuler, Jr., Raymond B. Slaney, Michael G. Todd.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,045 |
| Obligations of U.S. Gov't agencies, etc. | | 300 |
| Other bonds, notes, and debentures | | 90 |
| Federal funds sold, etc. | | 1,145 |
| Loans (excluding unearned income) | 7,304 | |
| LESS: Reserve for possible loan losses | 32 | |
| Loans (net) | | 7,272 |
| Bank premises, furniture and fixtures | | 598 |
| Other assets | | 95 |
| Total Assets | | 10,545 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,906 |
| Time and savings deposits (IPC) | | 6,124 |
| Deposits of U.S. Government | | 11 |
| Certified and officers checks | | 108 |
| Total Domestic Deposits | 8,149 | |
| Demand deposits | 2,025 | |
| Time and savings deposits | 6,124 | |
| Total Domestic and Foreign Deposits | | 8,14 |
| Other liabilities | | 44 |
| Total Liabilities | | 8,193 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,500 |
| Surplus | 1,486 |
| Undivided profits | -634 |
| Total Equity Capital | 2,352 |
| Total Liabilities and Equity Capital | 10,545 |

## Bay Cities National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 159 |
| Interest on balances with banks | 16 |
| Income on Federal funds sold | 67 |
| Interest and dividends on investments | 16 |
| Other operating income | 10 |
| Total operating income | 268 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 184 |
| Interest on deposits | 91 |
| Occupancy and furniture and equipment expense | 70 |
| Provision for loan losses | 15 |
| Other operating expense | 190 |
| Total operating expense | 550 |
| NET OPERATING INCOME | -282 |
| Income before extraordinary items | -282 |
| Extraordinary charges (credits) | |
| NET INCOME | -282 |
| Other increases (decreases) in capital | 2,731 |
| NET CHANGE IN CAPITAL | 2,449 |

## California Business Bank, National Association

Incorporated January 6, 1982

95 So. Market Street, San Jose 95113 Tel: (408) 298-8866

Principal officers: James W. Pattison, President & Chief Executive Officer; Michael D. Farstad, Executive Vice President; Rita P. Bataille, Vice President & Cashier; Mark W. Shemaria, Vice President & Controller.

Directors: Ray Akamine, John P. Anderson, David L. Biehl, Adele Bihn, Philip Dryan, Ronald R. O'Neill, James W. Pattison, Peter Paulsen, Robert S. Pollack, Douglas L. Shen, Alan Shugart, Richard Woo, Keith C. Yettick.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,427 |
| U. S. Treasury securities | | 268 |
| Obligations of U.S. Gov't agencies, etc. | | 1,402 |
| Obligations of States and political subdivisions | | 240 |
| Other bonds, notes, and debentures | | 500 |
| Federal funds sold, etc. | | 6,000 |
| Loans (excluding unearned income) | 23,793 | |
| LESS: Reserve for possible loan losses | 239 | |
| Loans (net) | | 23,554 |
| Bank premises, furniture and fixtures | | 8 |
| Other assets | | 443 |
| Total Assets | | 35,842 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,632 |
| Time and savings deposits (IPC) | | 20,386 |
| Deposits of U.S. Government | | 22 |
| Deposits of commercial banks | | 17 |
| Certified and officers checks | | 1,448 |
| Total Domestic Deposits | 27,505 | |
| Demand deposits | 7,119 | |
| Time and savings deposits | 20,386 | |
| Total Domestic and Foreign Deposits | | 27,505 |
| Other liabilities | | 620 |
| Total Liabilities | | 28,125 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 4,000 |
| Surplus | 4,000 |
| Undivided profits | -283 |
| Total Equity Capital | 7,717 |
| Total Liabilities and Equity Capital | 35,842 |

Parent company: Business Bancorp.

## California Business Bank, National Association —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 370 |
| Interest on balances with banks | 3 |
| Income on Federal funds sold | 192 |
| Interest and dividends on investments | 111 |
| Other operating income | 5 |
| Total operating income | 681 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 225 |
| Interest on deposits | 161 |
| Occupancy and furniture and equipment expense | 127 |
| Provision for loan losses | 102 |
| Other operating expense | 205 |
| Total operating expense | 820 |
| NET OPERATING INCOME | -139 |
| Income before extraordinary items | -13 |
| Extraordinary charges (credits) | |
| NET INCOME | -139 |
| Other increases (decreases) in capital | 7,653 |
| NET CHANGE IN CAPITAL | 7,514 |

## California City Bank, National Association

Established June 20, 1983

1449 West Chapman Avenue, Orange 92668 Tel: (714) 978-3900

Principal Officers: Robert D. Hoyt, President & Chief Executive Officer; Robert Cabrera, Senior Vice President & Chief Financial Officer.

Directors: Tom Day, Bruce Gelker, Ralph Graham, Jack Gray, Benjamin Harper, Roger C. Hobbs, Robert D. Hoyt, Michael Joyce, Covey Lamm, Kurt Mann, Earl Rippee, George Walker.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 398 |
| Other bonds, notes, and debentures | | 135 |
| Federal funds sold, etc. | | 4,490 |
| Loans (exclding unearned income) | | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | |
| Bank premises, furniture and fixtures | | 76 |
| Other assets | | 52 |
| Total Assets | | 5,151 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 175 |
| Time and savings deposits (IPC) | | 341 |
| Certified and officers checks | | 183 |
| Total Domestic Deposits | 699 | |
| Demand deposits | 358 | |
| Time and savings deposits | 341 | |
| Total Domestic and Foreign Deposits | | 699 |
| Total Liabilities | | 699 |
| **EQUITY CAPITAL** | | |
| Common stock | | 2,250 |
| Surplus | | 2,250 |
| Undivided profits | | -48 |
| Total Equity Capital | | 4,452 |
| Total Liabilities and Equity Capital | | 5,151 |

Parent Company: California City Bancorp.

## California National Bank

Established October 16, 1980

601 Montgomery Street, San Francisco 94111 Tel: (415) 956-7878

Principal Officers: Henry B. Jamison, Chairman of the Board, President and Chief Executive Officer; Harold R. Arthur, Senior Vice President and Cashier; Joseph W. N. Kwok, Senior Vice President and Chief Credit Officer.

Directors: Harold R. Arthur, Gary Bennett, Arthur Chan, Mario H. Chan, Michael H. Y. Chau, Henry B. Jamison, John K. Kao, Joseph W. N. Kwok, Jimmy G. S. Ong, Keith K. Tsu, Dr. Godwin Wong, Joseph T. S. Yang, Y.C. Ying.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,139 |
| Obligations of U.S. Gov't agencies, etc. | | 10,500 |
| Obligations of States and political subdivisions | | 558 |
| Other bonds, notes, and debentures | | 179 |
| Federal funds sold, etc. | | 3,300 |
| Loans (excluding unearned income) | 29,879 | |
| LESS: Reserve for possible loan losses | 209 | |
| Loans (net) | | 29,670 |
| Bank premises, furniture and fixtures | | 1,351 |
| Other assets | | 1,936 |
| Total Assets | | 51,633 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,612 |
| Time and savings deposits (IPC) | | 26,515 |
| Deposits of U.S. Government | | 300 |
| Deposits of States and municipalities | | 10,407 |
| Deposits of commercial banks | | 37 |
| Certified and officers checks | | 1,085 |
| Total Domestic Deposits | 43,293 | |
| Demand deposits | 6,793 | |
| Time and savings deposits | 36,500 | |
| Total Domestic and Foreign Deposits | | 43,293 |
| Other liabilities | | 1,962 |
| Total Liabilities | | 45,255 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,823 |
| Surplus | 3,128 |
| Undivided profits | 427 |
| Total Equity Capital | 6,378 |
| Total Liabilities and Equity Capital | 51,633 |

Branch offices (2): Sacramento, San Jose.

## California National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,706 |
| Interest on balances with banks | 22 |
| Income on Federal funds sold | 60 |
| Interest and dividends on investments | 1,229 |
| Other operating income | 177 |
| Total operating income | 5,194 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 933 |
| Interest on deposits | 2,882 |
| Interest on Federal funds purchased and other borrowings | 203 |
| Occupancy and furniture and equipment expense | 423 |
| Provision for loan losses | 376 |
| Other operating expense | 711 |
| Total operating expense | 5,528 |
| NET OPERATING INCOME | -334 |
| Income before extraordinary items | -334 |
| Net securities gains (losses) | 483 |
| Extraordinary charges (credits) | |
| NET INCOME | 149 |
| Other increases (decreases) in capital | 885 |
| Cash dividends paid | 56 |
| NET CHANGE IN CAPITAL | 978 |

# California Pacific National Bank

Established September 4, 1980

609 South Grand Avenue, Los Angeles 90017 Tel: (213) 629-5252

Principal Officers: Li Yu, Chairman of the Board; Howard K. Lee, President; Richard W. Chan, Chief Executive Officer; Cary Ching, Senior Vice President, Loan Administrator & International Banking Officer; Kenneth J. Jurmu, Senior Vice President and Cashier.

Directors: Jennifer A. Curlee, Gene G. Harter, Daniel Holtz, Eileen Ku, Bohr Wen Lai, Howard K. Lee, Kurt Oetiker , Dietmar Schmidt-Wenzel, John Sy, Li Yu.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 7,93 |
| U. S. Treasury securities | | 2,514 |
| Obligations of U.S. Gov't agencies, etc. | | 2,504 |
| Other bonds, notes, and debentures | | 182 |
| Federal funds sold, etc. | | 4,550 |
| Loans (excluding unearned income) | 42,139 | |
| LESS: Reserve for possible loan losses | 435 | |
| Loans (net) | | 41,704 |
| Bank premises, furniture and fixtures | | 1,175 |
| Other real estate owned | | 551 |
| Other assets | | 1,474 |
| Total Assets | | 62,591 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,515 |
| Time and savings deposits (IPC) | | 42,408 |
| Deposits of U.S. Government | | 3 |
| Deposits of States and municipalities | | 400 |
| Deposits of commercial banks | | 253 |
| Certified and officers checks | | 926 |
| Total Domestic Deposits | 51,505 | |
| Demand deposits | 8,697 | |
| Time and savings deposits | 42,808 | |
| Total Domestic and Foreign Deposits | | 51,505 |
| Federal funds purchased, etc. | | 2,125 |
| Other liabilities for borrowed money | | 1,006 |
| Mortgage indebtedness | | 335 |
| Other liabilities | | 1,017 |
| Total Liabilities | | 55,988 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,064 |
| Surplus | 3,063 |
| Undivided profits | 476 |
| Total Equity Capital | 6,603 |
| Total Liabilities and Equity Capital | 62,591 |

Branch office: Los Angeles.

## California Pacific National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 5,282 |
| Interest on balances with banks | 122 |
| Income on Federal funds sold | 678 |
| Interest and dividends on investments | 945 |
| Other operating income | 421 |
| Total operating income | 7,448 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,543 |
| Interest on deposits | 3,793 |
| Interest on Federal funds purchased and other borrowings | 568 |
| Occupancy and furniture and equipment expense | 555 |
| Provision for loan losses | 177 |
| Other operating expense | 621 |
| Total operating expense | 7,257 |
| NET OPERATING INCOME | 191 |
| Applicable income taxes | 28 |
| Income before extraordinary items | 163 |
| Net securities gains (losses) | 23 |
| Extraordinary charges (credits) | |
| NET INCOME | 186 |
| Other increases (decreases) in capital | 96 |
| NET CHANGE IN CAPITAL | 282 |

## Cal-West National Bank

Incorporated March 23, 1982

**24525 Alessandro Blvd., Sunnymead 92388** **Tel: (714) 656-4494**

Principal officers: Chet Gilbert, President; Mac H. Villines, Vice President & Cashier; Chuck L. Foster, Vice President & Senior Lending Officer; Donna Barker, Assistant Vice President & Loan Officer; Jill Martin, Assistant Vice President & Operations Officer.

Directors: John C. Heers, Doug Jacobs, Andy Kniffin, Duane Roberts, Al Sykes, Marshall C. Scott, James Wells, Jan Zuppardo.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 431 |
| U. S. Treasury securities | | 842 |
| Obligations of U.S. Gov't agencies, etc. | | 455 |
| Other bonds, notes, and debentures | | 54 |
| Loans (excluding unearned income) | 6,515 | |
| LESS: Reserve for possible loan losses | 13 | |
| Loans (net) | | 6,502 |
| Bank premises, furniture and fixtures | | 333 |
| Other assets | | 187 |
| Total Assets | | 8,804 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,170 |
| Time and savings deposits (IPC) | | 4,756 |
| Certified and officers checks | | 274 |
| Total Domestic Deposits | 7,200 | |
| Demand deposits | 2,444 | |
| Time and savings deposits | 4,756 | |
| Total Domestic and Foreign Deposits | | 7,200 |
| Federal funds purchased, etc. | | 100 |
| Other liabilites | | 57 |
| Total Liabilities | | 7,357 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 900 |
| Surplus | 900 |
| Undivided profits | -353 |
| Total Equity Capital | 1,447 |
| Total Liabilities and Equity Capital | 8,804 |

## Cal-West National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4 |
| Income on Federal funds sold | 8 |
| Interest and dividends on investments | 1 |
| Other operating income | 2 |
| Total operating income | 15 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 32 |
| Interest on deposits | 3 |
| Occupancy and furniture and equipment expense | 1 |
| Other operating expense | 211 |
| Total operating expense | 247 |
| NET OPERATING INCOME | -232 |
| Income before extraordinary items | -232 |
| Extraordinary charges (credits) | |
| NET INCOME | -232 |
| NET CHANGE IN CAPITAL | -232 |

## Capistrano National Bank

Incorporated October 24, 1975

31873 Del Obispo, San Juan Capistrano 92675 Tel: (714) 496-8601

Principal Officers: Joseph P. Munger, President & Chief Executive Officer; Myles Ketchum, Executive Vice President & Chief Loan Officer; George S. Briggs, Vice President, Controller & Chief Financial Officer; William McClung, Senior Vice President.

Directors: Cecil Bunnell, Roy Byrnes, Donald W. Douglas, Robert C. Gannon, F. Roy Garbarine, Richard Hallmark, Thomas E. Johnston, Myles Ketchum, Joseph P. Munger, Phillip A. Stearns.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,707 |
| Obligations of U.S. Gov't agencies, etc. | | 3,030 |
| Obligations of States and political subdivisions | | 443 |
| Other bonds, notes, and debentures | | 170 |
| Federal funds sold, etc. | | 1,600 |
| Loans (excluding unearned income) | 43,134 | |
| LESS: Reserve for possible loan losses | 585 | |
| Loans (net) | | 42,549 |
| Direct lease financing | | 2,221 |
| Bank premises, furniture and fixtures | | 3,337 |
| Other real estate owned | | 2,207 |
| Other assets | | 1,815 |
| **Total Assets** | | 66,079 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 17,864 |
| Time and savings deposits (IPC) | | 41,289 |
| Deposits of States and municipalities | | 2,895 |
| Deposits of commercial banks | | 104 |
| Certified and officers checks | | 1,132 |
| Total Domestic Deposits | 63,284 | |
| Demand deposits | 19,039 | |
| Time and savings deposits | 44,245 | |
| **Total Domestic and Foreign Deposits** | | 63,284 |
| Other liabilities | | 336 |
| **Total Liabilities** | | 63,620 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,373 |
| Surplus | | 2,616 |
| Undivided profits | | -1,530 |
| **Total Equity Capital** | | 2,459 |
| **Total Liabilities and Equity Capital** | | 66,079 |

Parent Company: Capristrano Bancorp.
Bank Subsidiary: Capristrano Services, Inc.
Branch offices (3): Fullerton, Irvine, Santa Ana.

## Capistrano National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 7,075 |
| Income on Federal funds sold | 614 |
| Interest and dividends on investments | 420 |
| Income from direct lease financing | 385 |
| Other operating income | 851 |
| Total operating income | 9,345 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 2,376 |
| Interest on deposits | 4,497 |
| Occupancy and furniture and equipment expense | 812 |
| Provision for loan losses | 907 |
| Other operating expense | 2,924 |
| Total operating expense | 11,516 |
| NET OPERATING INCOME | -2,171 |
| Applicable income taxes | -265 |
| Income before extraordinary items | -1,906 |
| Net securities gains (losses) | 3 |
| Extraordinary charges (credits) | |
| NET INCOME | -1,903 |
| Other increases (decreases) in capital | 867 |
| NET CHANGE IN CAPITAL | -1,036 |

## Center National Bank

Established June 28, 1982

**20855 Ventura Boulevard, Woodland Hills 91364** **Tel: (213) 710-1900**

Principal Officers: J. Albert White, President & Chief Executive Officer; Sharon Weier Louttit, Senior Vice President & Cashier; Michael J. McKinniss, Senior Vice President & Loan Administrator.

Directors: Lorelei Augusta, Michael Bays, Edward J. Berliner, Jim Bess, Bud Cashen, Martin Levine, Sheldon Lytton, Alice Rodgers, Bill Smith, J. Albert White.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,778 |
| U. S. Treasury securities | | 99 |
| Other bonds, notes, and debentures | | 93 |
| Federal funds sold, etc. | | 1,000 |
| Loans (excluding unearned income) | 19,545 | |
| LESS: Reserve for possible loan losses | 106 | |
| Loans (net) | | 19,439 |
| Bank premises, furniture and fixtures | | 535 |
| Other assets | | 237 |
| Total Assets | | 23,181 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,914 |
| Time and savings deposits (IPC) | | 16,085 |
| Deposits of U.S. Government | | 50 |
| Deposits of States and municipalities | | 500 |
| Deposits of commercial banks | | 24 |
| Certified and officers checks | | 899 |
| Total Domestic Deposits | 20,472 | |
| Demand deposits | 3,887 | |
| Time and savings deposits | 16,585 | |
| Total Domestic and Foreign Deposits | | 20,472 |
| Other liabilities | | 205 |
| Total Liabilities | | 20,677 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,569 |
| Surplus | | 1,531 |
| Undivided profits | | -596 |
| Total Equity Capital | | 2,504 |
| Total Liabilities and Equity Capital | | 23,181 |

## Center National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 388 |
| Interest on balances with banks | 19 |
| Income on Federal funds sold | 29 |
| Interest and dividends on investments | 24 |
| Other operating income | 13 |
| Total operating income | 473 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 251 |
| Interest on deposits | 163 |
| Interest on Federal funds purchased and other borrowings | 7 |
| Occupancy and furniture and equipment expense | 106 |
| Provision for loan losses | 25 |
| Other operating expense | 254 |
| Total operating expense | 806 |
| NET OPERATING INCOME | -333 |
| Income before extraordinary items | -333 |
| Extraordinary charges (credits) | |
| NET INCOME | -333 |
| Other increases (decreases) in capital | -223 |
| NET CHANGE IN CAPITAL | -556 |

## Charter National Bank

Established May 10, 1982

**16810 Ventura Boulevard, Encino 91436** **Tel: (213) 906-8000**

Principal Officers: Frank J. Sabetta, President & Chief Executive Officer; Brian G. Hollister, Vice President & Cashier; Gerald U. Budd, Senior Vice President & Senior Credit Officer.

Directors: Arthr A. Alici, Sanford Arak, Joel I. Burdman, Mac D. Icker, David R. Podolsky, Sheldon A.P. Rosenthal, M.D., Frank J. Sabetta, Melvin D. Sapiro, Leo C. Ward, Gus Tagliaferri, D.D.S., George A. Weinstock.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,290 |
| U. S. Treasury securities | | 3,922 |
| Other bonds, notes, and debentures | | 90 |
| Federal funds sold, etc. | | 1,600 |
| Loans (excluding unearned income) | 13,222 | |
| LESS: Reserve for possible loan losses | 101 | |
| Loans (net) | | 13,121 |
| Bank premises, furniture and fixtures | | 524 |
| Other assets | | 244 |
| Total Assets | | 20,791 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,688 |
| Time and savings deposits (IPC) | | 12,381 |
| Deposits of U.S. Government | | 60 |
| Deposits of commercial banks | | 3 |
| Certified and officers checks | | 530 |
| Total Domestic Deposits | 17,662 | |
| Demand deposits | 5,281 | |
| Time and savings deposits | 12,381 | |
| Total Domestic and Foreign Deposits | | 17,662 |
| Federal funds purchased, etc. | | 204 |
| Other liabilities | | 141 |
| Total Liabilities | | 18,007 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,000 |
| Undivided profits | -216 |
| Total Equity Capital | 2,784 |
| Total Liabilities and Equity Capital | 20,791 |

## Charter National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 427 |
| Interest on balances with banks | 172 |
| Income on Federal funds sold | 329 |
| Interest and dividends on investments | 107 |
| Other operating income | 43 |
| Total operating income | 1,078 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 273 |
| Interest on deposits | 513 |
| Interest on Federal funds purchased and other borrowings | 21 |
| Occupancy and furniture and equipment expense | 127 |
| Provision for loan losses | 62 |
| Other operating expense | 375 |
| Total operating expense | 1,371 |
| NET OPERATING INCOME | -293 |
| Income before extraordinary items | -293 |
| Extraordinary charges (credits) | |
| NET INCOME | -293 |
| NET CHANGE IN CAPITAL | -29 |

## Citizens National Bank

Incorporated May 11, 1973

400 No. Irwin, Hanford 93230 Tel: (209) 584-4411

Principal Officers: W.T. Davis, Chairman of the Board and President; K.R. Keeney, Vice President & Cashier.

Directors: Michael J. Brown, Dr. Lloyd F. Christensen, W.T. Davis, Maurice M. Green, Robert E. Greene, Cornelius M. Maaskant, Raymond A. Mustain, Robert L. Tos.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,893 |
| U. S. Treasury securities | | 1,607 |
| Obligations of U.S. Gov't agencies, etc. | | 1,753 |
| Obligations of States and political subdivisions | | 136 |
| Other bonds,notes, and debentures | | 29 |
| Loans (excluding unearned income) | 8,528 | |
| LESS: Reserve for possible loan losses | 99 | |
| Loans (net) | | 8,429 |
| Bank premises, furniture and fixtures | | 477 |
| Other real estate owned | | 85 |
| Other assets | | 222 |
| Total Assets | | 14,631 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,160 |
| Time and savings deposits (IPC) | | 8,719 |
| Deposits of U.S. Government | | 63 |
| Deposits of States and municipalities | | 238 |
| Certified and officers checks | | 199 |
| Total Domestic Deposits | 13,379 | |
| Demand deposits | 4,460 | |
| Time and savings deposits | 8,919 | |
| Total Domestic and Foreign Deposits | | 1,379 |
| Other liabilities for borrowed money | | 251 |
| Other liabilities | | 155 |
| Total Liabilities | | 13,785 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 593 |
| Surplus | 366 |
| Undivided profits | -113 |
| Total Equity Capital | 846 |
| Total Liabilities and Equity Capital | 14,631 |

Branch offices (2): Lemoore, Tulare.

## Citizens National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,245 |
| Income on Federal funds sold | 139 |
| Interest and dividends on investments | 340 |
| Other operating income | 157 |
| Total operating income | 1,881 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 568 |
| Interest on deposits | 860 |
| Interest on Federal funds purchased and other borrowings | 55 |
| Occupancy and furniture and equipment expense | 194 |
| Provision for loan losses | 97 |
| Other operating expense | 366 |
| Total operating expense | 2,140 |
| NET OPERATING INCOME | -259 |
| Income before extraordinary items | -259 |
| Net securities gains (losses) | 64 |
| Extraordinary charges (credits) | |
| NET INCOME | -195 |
| NET CHANGE IN CAPITAL | -195 |

## City National Bank

Incorporated December 4, 1953

**400 No. Roxbury Dr., Beverly Hills 90210** **Tel: (213) 550-5400**

Principal Officers: Bram Goldsmith, Chairman of the Board & Chief Executive Officer; William L. Olsen, President; James P. Del Guercio, Executive Vice President, General Counsel & Secretary; Newton Gore, A. L. Kyman, Executive Vice Presidents; J. F. Schulte, Executive Vice President & Senior Financial Officer; Geoffrey Williams, Senior Vice President and Senior Trust Officer; J. Anthony Moya, Jr., Secretary, Senior Vice President & Senior Operations Officer; Nell A. Cox, Thomas G. O'Mara, D. Ross, W. Heineman, Senior Vice Presidents.

Directors: Louis C. Lau, Richard L. Bloch, Stuart D. Buchalter, Nell A. Cox, Isadore Familian, Bram Goldsmith, Russell D. Goldsmith, Burton S. Horwich, Eugene V. Klein, George Konheim, Chester I. Lappen, Sid B. Levine, Gerald M. Lushing, William L. Olsen, A. Jerrold Perenchio, Charles E. Rickershauser, Jr.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 164,247 |
| U. S. Treasury securities | | 233,023 |
| Obligations of U.S. Gov't agencies, etc. | | 47,079 |
| Obligations of States and political subdivisions | | 249,463 |
| Other bonds, notes, and debentures | | 3,368 |
| Corporate stock | | 951 |
| Trading account securities | | 7,17 |
| Federal funds sold, etc. | | 321,125 |
| Loans (excluding unearned income) | 757,665 | |
| LESS: Reserve for possible loan losses | 7,850 | |
| Loans (net) | | 749,815 |
| Direct lease financing | | 45,512 |
| Bank premises, furniture and fixtures | | 36,016 |
| Other real estate owned | | 2,094 |
| Customers' liability on acceptances outstanding | | 3,466 |
| Other assets | | 30,118 |
| Total Assets | | 1,893,414 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 407,879 |
| Time and savings deposits (IPC) | | 974,248 |
| Deposits of U.S. Government | | 13,561 |
| Deposits of States and municipalities | | 73,146 |
| Deposits of commercial banks | | 16,385 |
| Certified and officers checks | | 26,221 |
| Total Domestic Deposits | 1,511,440 | |
| Demand deposits | 459,255 | |
| Time and savings deposits | 1,052,185 | |
| Total Domestic and Foreign Deposits | | 1,511,440 |
| Federal funds purchased, etc. | | 205,269 |
| Other liabilities for borrowed money | | 15,009 |
| Mortgage indebtedness | | 6,557 |
| Acceptances executed and outstanding | | 3,466 |
| Other liabilities | | 39,572 |
| Total Liabilities | | 1,781,313 |
| Subordinated notes and debentures | | 750 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 15,000 |
| Surplus | 16,691 |
| Undivided profits | 79,660 |
| Total Equity Capital | 111,351 |
| Total Liabilities and Equity Capital | 1,893,414 |

Parent company: City National Corporation.
Subsidiaries: Citinational Bancorporation, City National Mortgage Company, City Ventures, Inc.
Branch offices (25): Beverly Hills, City of Commerce, Encino, La Jolla, La Mirada, Los Angeles (9), Newport Beach (3), Palm Desert, Palm Springs, Santa Monica, Sherman Oaks, South El Monte, Studio City, Torrance, Venice.

## City National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 128,898 |
| Interest on balances with banks | 94 |
| Income on Federal funds sold | 22,376 |
| Interest and dividends on investments | 32,125 |
| Income from direct lease financing | 569 |
| Trust department income | 3,270 |
| Other operating income | 31,611 |
| Total operating income | 218,943 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 42,066 |
| Interest on deposits | 91,987 |
| Interest on Federal funds purchased and other borrowings | 28,908 |
| Occupancy and furniture and equipment expense | 11,694 |
| Provison for loan losses | 10,500 |
| Other operating expense | 20,991 |
| Total operating expense | 206,146 |
| NET OPERATING INCOME | 12,797 |
| Applicable income taxes | -1,611 |
| Income before extraordinary items | 14,408 |
| Net securities gains (losses) | 218 |
| Extraordinary charges (credits) | |
| NET INCOME | 14,626 |
| Cash dividends paid | 6,300 |
| NET CHANGE IN CAPITAL | 8,326 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 180,988 |
| (b) Stocks | 75,053 |
| (c) Real Estate Loans | 13,216 |
| (d) Other Loans | 46,533 |
| (e) Real Estate | 27,964 |
| (f) Savings and Loan, Other Thrift Deposits | 27,028 |
| (g) Miscellaneous | 11,936 |
| Time Deposits: | |
| (a) Own Bank | 142,347 |
| (b) Other Banks | 23,672 |
| Demand Deposits: | |
| (a) Own Bank | 1,925 |
| Local Agency Security Investments | 125,086 |
| Corporate Investments | 3,837 |
| Agency, Safekeeping, Custodian, and Escrow Investments | 271,186 |
| Advances or Overdrafts | 2,251 |
| Total Assets | 953,022 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 59,684 |
| (b) Personal Living Trusts | 63,055 |
| (c) Employee Benefit Trusts | 418,259 |
| Total Fiduciary Accounts | 540,998 |
| Local Agency Security Accounts | 125,086 |
| Corporate Accounts | 4,168 |
| Agency, Safekeeping, Custodian, and Escrow Accounts | 280,519 |
| Due to Commercial Department, Advances or Overdrafts | 2,251 |
| Total Liabilities | 953,022 |
| Market value-Securities deposited with State Treasurer: Court | 694 |
| Market value-Securities deposited with State Treasurer: Private | 154 |

## Columbia National Bank

Established February 7, 1983

**2001 Wilshire Boulevard, Santa Monica 90403** **Tel: (213) 829-0421**

Principal officers: Joseph C. Carona, President & Chief Executive Officer; Reginald R. Prout, Senior Vice President & Cashier.

Directors: Joseph C. Carona, Joe Crail, Jonathon E. Fielding, William J. Huff, Ernest Leff, Carl E. Marusak, Seymour S. Phillips, Barry M. Rubins, Salvatore Serrentino, Martin Sosin, Michael L. Tenzer.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 805 |
| U. S. Treasury securities | | 9 |
| Other bonds, notes, and debentures | | 113 |
| Federal funds sold, etc. | | 2,825 |
| Loans (excluding unearned income) | 8,018 | |
| LESS: Reserve for possible loan losses | 74 | |
| Loans (net) | | 7,944 |
| Bank premises, furniture and fixtures | | 603 |
| Other assets | | 178 |
| Total Assets | | 12,477 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 507 |
| Time and savings deposits (IPC) | | 7,824 |
| Certified and officers checks | | 513 |
| Total Domestic Deposits | 8,844 | |
| Demand deposits | 1,020 | |
| Time and savings deposits | 7,824 | |
| Total Domestic and Foreign Deposits | | 8,844 |
| Mortgage indebtedness | | 71 |
| Other liabilities | | 62 |
| Total Liabilities | | 8,977 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,005 |
| Surplus | | 2,005 |
| Undivided profits | | -510 |
| Total Equity Capital | | 3,500 |
| Total Liabilities and Equity Capital | | 12,477 |

## Commerce National Bank

Established June 16, 1983

**6001 East Washington Blvd., City of Commerce 90040 Tel: (213) 727-1938**

Principal officers: Thomas W. Mawhinney, President; Everett B. Cogswell, Vice President & Senior Loan Officer; Esther G. Wilson, Vice President & Cashier; Richard A. Greenberg, Vice President; Karen Morgan, Operations Officer.

Directors: Lou Block, Richard Block, Ozzie Chitjian, Richard F. Demerjian, Richard Dickman, Robert L. Glover, Alan Jacobs, Thomas W. Mawhinney, Jack Minasian, James Oppenheim, Bazil Sugden.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 225 |
| U S. Treasury securities | | 286 |
| Other bonds, notes, and debentures | | 420 |
| Federal funds sold, etc. | | 3,425 |
| Loans (excluding unearned income) | 1,021 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 1,021 |
| Bank premises, furniture and fixtures | | 253 |
| Other assets | | 32 |
| Total Assets | | 5,662 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 290 |
| Time and savings deposits (IPC) | | 1,535 |
| Deposits of commercial banks | | 100 |
| Certified and officers checks | | 43 |
| Total Domestic Deposits | 1,968 | |
| Demand deposits | 433 | |
| Time and savings deposits | 1,535 | |
| Total Domestic and Foreign Deposits | | 1,96 |
| Other liabilities | | 19 |
| Total Liabilities | | 1,987 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,000 |
| Surplus | 2,000 |
| Undivided profits | -325 |
| Total Equity Capital | 3,675 |
| Total Liabilities and Equity Capital | 5,662 |

Parent company: COMBANCORP.

## Community First National Bank

Incorporated December 6, 1910

**749 Main St., Pleasanton 94566** **Tel: (415) 846-2891**

Principal Officers: W.R. Harding, President; R.C. Philcox, Executive Vice President and Cashier; Larry M. Lindsey, Dale Turner, Vice Presidents.

Directors: L. Arnold Abrott, Keith Fraser, William H. Gale, Jr., W.R. Harding, J.C. Kolln, Robert C. Philcox, James Trimingham.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,128 |
| U. S. Treasury securities | | 2,559 |
| Obligations of U.S. Gov't agencies, etc. | | 4,367 |
| Obligations of States and political subdivisions | | 4,50 |
| Other bonds, notes, and debentures | | 75 |
| Federal funds sold, etc. | | 2,700 |
| Loans (excluding unearned income) | 31,906 | |
| LESS: Reserve for possible loan losses | 187 | |
| Loans (net) | | 31,719 |
| Bank premises, furniture and fixtures | | 1,625 |
| Other real estate owned | | 144 |
| Other assets | | 751 |
| Total Assets | | 56,318 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 11,582 |
| Time and savings deposits (IPC) | | 35,639 |
| Deposits of U.S. Government | | 27 |
| Deposits of States and municipalities | | 3,075 |
| Certified and officers checks | | 452 |
| Total Domestic Deposits | 50,775 | |
| Demand deposits | 12,061 | |
| Time and savings deposits | 38,714 | |
| Total Domestic and Foreign Deposits | | 50,775 |
| Federal funds purchased, etc. | | 4 |
| Other liabilities for borrowed money | | 536 |
| Mortgage indebtedness | | 78 |
| Other liabilities | | 971 |
| Total Liabilities | | 52,364 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,250 |
| Surplus | 1,271 |
| Undivided profits | 1,433 |
| Total Equity Capital | 3,954 |
| Total Liabilities and Equity Capital | 56,318 |

Branch offices (3): Dublin, Livermore, Pleasanton.

## Community First National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,590 |
| Interest on balances with banks | 248 |
| Income on Federal funds sold | 192 |
| Interest and dividends on investments | 810 |
| Other operating income | 304 |
| Total operating income | 6,144 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,310 |
| Interest on deposits | 2,998 |
| Interest on Federal funds purchased and other borrowings | 128 |
| Occupancy and furniture and equipment expense | 206 |
| Provision for loan losses | 146 |
| Other operating expense | 656 |
| Total operating expense | 5,444 |
| NET OPERATING INCOME | 700 |
| Applicable income taxes | 234 |
| Income before extraordinary items | 466 |
| Extraordinary charges (credits) | |
| NET INCOME | 466 |
| Other increases (decreases) in capital | 3 |
| Cash dividends paid | 124 |
| NET CHANGE IN CAPITAL | 345 |

## Conejo Valley National Bank

Incorporated

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,251 |
| U. S. Treasury securities | | 1,948 |
| Other bonds, notes, and debentures | | 120 |
| Federal funds sold, etc. | | 2,200 |
| Loans (excluding unearned income) | 5,558 | |
| LESS: Reserve for possible loan losses | 22 | |
| Loans (net) | | 5,536 |
| Bank premises, furniture and fixtures | | 556 |
| Other assets | | 102 |
| Total Assets | | 12,713 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,354 |
| Time and savings deposits (IPC) | | 6,395 |
| Certified and officers checks | | 494 |
| Total Domestic Deposits | 9,243 | |
| Demand deposits | 2,848 | |
| Time and savings deposits | 6,395 | |
| Total Domestic and Foreign Deposits | | 9,243 |
| Other liabilities | | 14 |
| Total Liabilities | | 9,257 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,000 |
| Surplus | 1,977 |
| Undivided profits | -521 |
| Total Equity Capital | 3,456 |
| Total Liabilities and Equity Capital | 12,713 |

## Continental National Bank

Established March 16, 1981

**111 East Shaw Avenue, Fresno 93711** **Tel: (209) 228-0220**

Principal Officers: Stanley K. Coons, President and Chief Executive Officer; Robert T. Mast, Senior Vice President and Cashier; Frank A. Davis, Senior Vice President and Senior Loan Administrator.

Directors: Ronald V. Cloud, Stanley K. Coons, Anthony J. DiBuduo, Y. Kiram Goya, Harry M. Hallaian, James H. Kayian, James Kourafas, Martin S. Mazman, Steve M. Volpe, Leonard F. Winegar.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,873 |
| U. S. Treasury securities | | 1,466 |
| Obligations of U.S. Gov't agencies, etc. | | 1,650 |
| Obligations of States and political subdivisions | | 253 |
| Other bonds, notes, and debentures | | 187 |
| Federal funds sold, etc. | | 1,300 |
| Loans (excluding unearned income) | 16,361 | |
| LESS: Reserve for possible loan losses | 115 | |
| Loans (net) | | 16,246 |
| Bank premises, furniture and fixtures | | 1,698 |
| Other assets | | 484 |
| Total Assets | | 26,157 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,977 |
| Time and savings deposits (IPC) | | 14,452 |
| Deposits of U.S. Government | | 14 |
| Certified and officers checks | | 350 |
| Total Domestic Deposits | 18,793 | |
| Demand deposits | 4,341 | |
| Time and savings deposits | 14,452 | |
| Total Domestic and Foreign Deposits | | 18,793 |
| Other liabilities for borrowed money | | 279 |
| Other liabilities | | 379 |
| Total Liabilities | | 19,451 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,200 |
| Surplus | 3,053 |
| Undivided profits | 453 |
| Total Equity Capital | 6,706 |
| Total Liabilities and Equity Capital | 26,157 |

Parent company: Continental Bancorp.

## Continental National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,009 |
| Income on Federal funds sold | 126 |
| Interest and dividends on investments | 386 |
| Other operating income | 120 |
| Total operating income | 2,641 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 440 |
| Interest on deposits | 861 |
| Interest on Federal funds purchased and other borrowings | 33 |
| Occupancy and furniture and equipment expense | 141 |
| Provision for loan losses | 127 |
| Other operating expense | 465 |
| Total operating expense | 2,067 |
| NET OPERATING INCOME | 574 |
| Applicable income taxes | 199 |
| Income before extraordinary items | 375 |
| Extraordinary charges (credits) | |
| NET INCOME | 375 |
| NET CHANGE IN CAPITAL | 375 |

## Corporate National Bank

Incorporated April 9, 1983

2740 North Grand Avenue, Santa Ana 92702 Tel: (714) 771-5050

Principal Officers: Gary Wrigley, President; Richard C. Brown, Executive Vice President; Elizabeth L. Harrison, Vice President & Cashier.

Directors: Richard C. Brown, James A. Carter, Bobby L. Huggins, Coalson C. Morris, Raj Pal, Winston B. Powell, Joseph Stemler, Allan H. Stokke, Lester E. Tjelmeland, Ralph Tolli, Gary Wrigley.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,773 |
| Obligations of U.S. Gov't agencies, etc. | | 400 |
| Other bonds, notes, and debentures | | 90 |
| Federal funds sold, etc. | | 3,100 |
| Loans (excluding unearned income) | 17,797 | |
| LESS: Reserve for possible loan losses | 94 | |
| Loans (net) | | 17,703 |
| Bank premises, furniture and fixtures | | 434 |
| Other assets | | 267 |
| Total Assets | | 28,767 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 6,533 |
| Time and savings deposits (IPC) | | 17,710 |
| Deposits of U.S. Government | | 74 |
| Deposits of States and municipalities | | 850 |
| Certified and officers checks | | 742 |
| Total Domestic Deposits | 25,909 | |
| Demand deposits | 7,349 | |
| Time and savings deposits | 18,560 | |
| Total Domestic and Foreign Deposits | | 25,909 |
| Other liabilities | | 143 |
| Total Liabilities | | 26,052 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,500 |
| Surplus | 1,490 |
| Undivided profits | -275 |
| Total Equity Capital | 2,715 |
| Total Liabilities and Equity Capital | 28,767 |

## Corporate National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 70 |
| Income on Federal funds sold | 53 |
| Interest and dividends on investments | 2 |
| Other operating income | 9 |
| Total operating income | 134 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 65 |
| Interest on deposits | 35 |
| Occupancy and furniture and equipment expense | 22 |
| Provision for loan losses | 16 |
| Other operating expense | 63 |
| Total operating expense | 201 |
| NET OPERATING INCOME | -67 |
| Income before extraordinary items | -67 |
| Extraordinary charges (credits) | |
| NET INCOME | -67 |
| Other increases (decreases) in capital | -270 |
| NET CHANGE IN CAPITAL | -337 |

## Crocker National Bank

Incorporated November 30, 1870

I Montgomery St., San Francisco 94104 Tel: (415) 983-2000

Principal Officers: John B.M. Place, Chairman of the Board; David A. Brooks, William L. Morris, Vice Chairmen; J. Hallam Dawson, President; Charles M. Stockholm, Senior Executive Vice President; John D. Broderick, W. Grant Chandler, Larry F. Clyde, Owen H. Harper, Roger M. Kirkpatrick, james S. Kridel, Fred B. Morrison, George E. Putnam, Robert D. Richley, Stuart F. Silloway, Jr., Will C. Wood, Executive Vice Presidents.

Directors: Milo W. Bekins, Jr., Donald L. Bower, John A. Brooks, Thomas B. Crowley, Alexander Damm, J. Hallam Dawson, John J. Elmore,Roberta Fenlon, Carl C. Gregory, Peter E. Haas, Stanley Hiller, Jr., Jerome W. Hull, Jerome W. Komes, Richard G. Landis, Leslie L. Luttgens, William L. Morris, Thomas P. Mullaney, John B. M. Place, S. Donley Ritchey, James R. Shepley, Robert B. Shetterly, Geoffrey W. Taylor, Malcolm G. Wilcox, Thomas R. Wilcox.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,099,830 |
| U. S. Treasury securities | | 121,474 |
| Obligations of U.S. Gov't agencies, etc. | | 46,920 |
| Obligations of States and political subdivisions | | 415,010 |
| Other bonds, notes, and debentures | | 9,357 |
| Corporate stock | | 38,992 |
| Trading account securities | | 508,465 |
| Federal funds sold, etc. | | 1,356,622 |
| Loans (excluding unearned income) | 15,752,960 | |
| LESS: Reserve for possible loan losses | 150,996 | |
| Loans (net) | | 15,601,964 |
| Direct lease financing | | 174,830 |
| Bank premises, furniture and fixtures | | 480,611 |
| Other real estate owned | | 252,393 |
| Customers' liability on acceptances outstanding | | 1,257,942 |
| Other assets | | 430,745 |
| Total Assets | | 25,795,155 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,809,000 |
| Time and savings deposits (IPC) | | 8,848,032 |
| Deposits of U.S. Government | | 9,967 |
| Deposits of States and municipalities | | 571,275 |
| Deposit of foreign governments | | 527,521 |
| Deposits of commercial banks | | 413,193 |
| Certified and officers checks | | 104,372 |
| Total Domestic Deposits | 13,283,360 | |
| Demand deposits | 3,342,591 | |
| Time and savings deposits | 9,940,769 | |
| Deposits in Foreign Offices | | 5,442,720 |
| Total Domestic and Foreign Deposits | | 18,726,080 |
| Federal funds purchased, etc. | | 2,808,105 |
| Other liabilities for borrowed money | | 1,325,466 |
| Mortgage indebtedness | | 14,372 |
| Acceptances executed and outstanding | | 1,257,942 |
| Other liabilities | | 659,465 |
| Total Liabilities | | 24,791,430 |
| Subordinated notes and debentures | | 8,776 |

### EQUITY CAPITL

| | |
|---|---|
| Common stock | 421,850 |
| Surplus | 422,009 |
| Undivided profits | 151,090 |
| Total Equity Capital | 994,949 |
| Total Liabilities and Equity Capital | 25,795,155 |

Parent companies: Crocker National Corporation, Midland Bank, plc.

Subsidiaries: Crocker Bank International, Crocker Commercial Services, Crocker Custody Corporation, Crocker Equipment Leasing Inc., Crocker International Banking Corporation, Crocker International Banking Corporation, N.V., Crocker International Investment Corporation, Crocker International Trust Company, Ltd. (Cayman), Crocker Investor Lease Corporation; Crocker Nominees, Ltd., Crocker Properties, Inc., Crocker Ventures, Inc, Royal Ins of America Reorganized Company, Inc.

## Crocker National Bank —Continued

Branch offices (388): Alhambra, Anaheim (2), Arcadia (3), Arcata, Auburn, Bakersfield (4), Baldwin Park, Barstow, Bellflower, Berkeley (2), Beverly Hills (3), Brawley, Buena Park, Burbank, Burlingame, Calexico, Campbell, Canoga Park (2), Carmel, Carmel Valley, Carmichael, Castro Valley, Cerritos, Chatsworth, Chico (2), Chula Vista, Citrus Heights, City of Commerce, City of Industry, Colusa, Concord (3), Corte Madera, Costa Mesa (2), Cotati, Covina (2), Culver City, Cupertino, Daly City (2), Downey, Dublin, El Cajon, El Centro, El Monte, El Segundo, Encinitas, Encino, Escondido, Eureka, Fair Oaks (2), Fairfield, Fort Bragg, Fountain Valley, Fremont (3), Fresno (5), Fullerton, Garden Grove (2), Gardena, Glendale (3), Glendora, Goleta, Greenbrae, Hacienda Heights, Hanford, Hawthorne (2), Hayward (3), Healdsburg, Hemet, Hermosa Beach, Hollywood (2), Huntington Beach (2), Indian Wells, Inglewood (2), Irvine (2), Kentfield, Kings Beach, La Canada, La Habra, La Jolla, Lakewood, La Mesa, La Mirada, Lancaster, La Verne, Lemon Grove, Lemoore, Lennox, Livermore, Loma Linda, Lompoc, Long Beach (3), Los Angeles (36), Los Banos, Los Gatos, Madera, Manhattan Beach, Marysville, Maxwell, Maywood, Menlo Park, Merced, Millbrae, Mill Valley, Mission Hills, Mission Viejo, Modesto (2), Monrovia, Montclair (2), Montebello, Montecito, Monterey, Montere Park, Mountain View (2), Napa, National City, Newport Beach, North Highlands, Northridge (3), Norwalk, Novato, Oakland (3), Oceanside, Oildale, Ontario, Orange (2), Oroville, Oxnard, Pacific Grove, Palm Desert, Palm Springs (2), Palo Alto (5), Panorama City, Pasadena (4), Paso Robles, Pebble Beach, Petaluma (2), Pittsburg, Placerville, Pomona (2), Porterville, Rancho Cordova, Red Bluff, Redding, Redlands, Redondo Beach, Redwood City (2), Reedley, Rheem Valley, Richmond, Riverside (2), Rolling Hills Estates, Sacramento (14), Salinas, San Anselmo, San Bernardino, San Bruno, San Carlos, San Clemente, San Diego (7), San Dimas, San Francisco (24), San Jose (10), San Leandro (2), San Luis Obispo, San Mateo (2), San Pedro, San Rafael (3), San Ysidro, Santa Ana (4), Santa Barbara (4), Santa Clara (2), Santa Cruz, Santa Maria, Santa Monica, Santa Rosa (2), Scotia, Seal Beach, Seaside, Selma, Sherman Oaks, Simi Valley, Sonoma, Sonora, South Gate, South Lake Tahoe, South San Francisco, Stockton (2), Studio City, Sunnyvale (5), Taft, Tahoe City, Tarzana, Thousand Oaks, Tiburon-Belvedere, Torrance (4), Tracy, Tulare, Ukiah, Universal City, Upland, Valencia, Vallejo (2), Van Nuys, Ventura, Vernon (2), Visalia (2), Walnut Creek (3), Watsonville, Westlake Village, West Sacramento, Whittier (2), Wilmington, Woodland, Yreka, Yuba City, Yucaipa, Hongkong, B.C.C., London, England, Tokyo, Japan, Seoul, Korea; Amsterdam, The Netherlands; Manila, Philippines.

## Crocker National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,213,290 |
| Interest on balances with banks | 286,355 |
| Income on Federal funds sold | 98,490 |
| Interest and dividends on investments | 63,765 |
| Income from direct lease financing | 10,977 |
| Trust department income | 31,857 |
| Other operating income | 130,970 |
| Total operating income | 2,835,704 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 367,551 |
| Interest on deposits | 1,670,333 |
| Interest on Federal funds purchased and other borrowings | 344,005 |
| Occupancy and furniture and equipment expense | 133,524 |
| Provision for loan losses | 58,927 |
| Other operating expense | 190,772 |
| Total operating expense | 2,765,112 |
| NET OPERATING INCOME | 70,592 |
| Applicable income taxes | 10,196 |
| Income before extraordinary items | 60,396 |
| Net securities gains (losses) | 534 |
| Extraordinary charges (credits) | |
| NET INCOME | 60,930 |
| Other increases (decreases) in capital | 5,051 |
| Cash dividends paid | 62,058 |
| NET CHANGE IN CAPITAL | 3,923 |

## Crocker National Bank —Continued

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 1,333,316 |
| (b) Stocks | 3,434,783 |
| (c) Real Estate Loans | 639,447 |
| (d) Other Loans | 661,279 |
| (e) Real Estate | 307,812 |
| (f) Savings and Loan, Other Thrift Deposits | 13,781 |
| (g) Miscellaneous | 340,742 |
| Time Deposits: | |
| (a) Own Bank | 142,010 |
| (b) Other Banks | 254,135 |
| Demand Deposits: | |
| (a) Own Bank | 26,082 |
| Local Agency Security Investments | [illegible] |
| Corporate Investments | 871,30[illegible] |
| Agency,Safekeeping,Custodian, and Escrow Investments | 7,632,482 |
| Advances or Overdrafts | 30,802 |
| Total Assets | 16,451,422 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 937,373 |
| (b) Personal Living Trusts | 834,471 |
| (c) Employee Benefit Trusts | 5,074,859 |
| (d) Collective Investment Funds | 929,516 |
| (e) Less units of Collective Investment Funds | -900,323 |
| Total Fiduciary Accounts | 6,875,896 |
| Local Agency Security Accounts | 763,448 |
| Corporate Accounts | 958,660 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 7,822,616 |
| Due to Commercial Department, Advances or Overdrafts | 30,802 |
| Total Liabilities | 16,451,422 |
| Market value-Securities deposited with State Treasurer: Court | 765 |
| Market value-Securities deposited with State Treasurer: Private | 145 |

## Dana Niguel Bank, N.A.

**Established December 16, 1982**

**34180 Pacific Coast Highway, Dana Point 92629** **Tel: (714) 661-4100**

Principal Officers: Thomas L. Herndon, President & Chief Executive Officer; Jeffrey D. Hamilton, Senior Vice President; Carl L. Kent, Vice President & Cashier; James E. Anderson, Vice President & Manager; Connie R. Webster, Assistant Cashier, Operations; Sandra Buck, Consumer Loan Officer.

Directors: Roger R. Baldwin, Robert M. Brown, William P. Exner, Jr., George Henry, Thomas L. Herndon, William L. Kelly, J. Edward McClements, Lloyd T. Rochford, Don Simpkin.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,886 |
| Obligations of U.S. Gov't agencies, etc. | | 299 |
| Other bonds, notes, and debentures | | 83 |
| Federal funds sold, etc. | | 600 |
| Loans (excluding unearned income) | 3,644 | |
| LESS: Reserve for possible loan losses | 12 | |
| Loans (net) | | 3,632 |
| Direct lease financing | | 379 |
| Bank premises, furniture and fixtures | | 826 |
| Other assets | | 117 |
| Total Assets | | 12,822 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,129 |
| Time and savings deposits (IPC) | | 7,131 |
| Certified and officers checks | | 249 |
| Total Domestic Deposits | 10,509 | |
| Demand deposits | 3,378 | |
| Time and savings deposits | 7,131 | |
| Total Domestic and Foreign Deposits | | 10,509 |
| Other liabilities | | 30 |
| Total Liabilities | | 10,539 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,405 |
| Surplus | 1,373 |
| Undivided profits | -495 |
| Total Equity Capital | 2,283 |
| Total Liabilities and Equity Capital | 12,822 |

## Dana Niguel Bank, N.A. —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2 |
| Income on Federal funds sold | 88 |
| Other operating income | 1 |
| Total operating income | 91 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 188 |
| Interest on deposits | 4 |
| Interest on Federal funds purchased and other borrowings | 18 |
| Occupancy and furniture and equipment expense | 38 |
| Other operating expense | 123 |
| Total operating expense | 371 |
| NET OPERATING INCOME | -280 |
| Income before extraordinary items | -280 |
| Extraordinary charges (credits) | |
| NET INCOME | -280 |
| Other increases (decreases) in capital | 2,778 |
| NET CHANGE IN CAPITAL | 2,498 |

## DeAnza National Bank

Established July 12, 1982

7710 Limonite, Riverside 92509 Tel: (714) 681-5666

Principal Officers: Neil F. Hatcher, President & Chief Executive Officer; Jack Marsh, Senior Vice President; David E. Rossignol, Vice President; Gloria Van Kampen, Assistant Vice President & Operations Officer; Deborah J. Lowry, Assistant Cashier & Operations Officer.

Directors: Richard T. Anderson, Herschel M. Barnes, Henry C. Cox, II, James F. Davidson, Jr., Eddie R. Fischer, Donald D. Galleano, Neil F. Hatcher, Ralph R. Neilson, D. Burt Osberg, Marjorie R. Steinbrinck, Josh W. Taylor, John L. West.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousads of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,100 |
| Other bonds, notes, and debentures | | 69 |
| Loans (excluding unearned income) | 7,459 | |
| LESS: Reserve for possible loan losses | 28 | |
| Loans (net) | | 7,431 |
| Bank premises, furniture and fixtures | | 487 |
| Other assets | | 71 |
| Total Assets | | 11,158 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,167 |
| Time and savings deposits (IPC) | | 6,967 |
| Certified and officers checks | | 145 |
| Total Domestic Deposits | 9,279 | |
| Demand deposits | 2,312 | |
| Time and savings deposits | 6,967 | |
| Total Domestic and Foreign Deposits | | 9,279 |
| Other liabilities | | 37 |
| Total Liabilities | | 9,316 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,150 |
| Surplus | 1,142 |
| Undivided profits | -450 |
| Total Equity Capital | 1,842 |
| Total Liabilities and Equity Capital | 11,158 |

## DeAnza National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 146 |
| Interest on balances with banks | 32 |
| Income on Federal funds sold | 80 |
| Interest and dividends on investments | 2 |
| Other operating income | 18 |
| Total operating income | 278 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 168 |
| Interest on deposits | 109 |
| Occupancy and furniture and equipment expense | 91 |
| Provision for loan losses | 10 |
| Other operating expense | 96 |
| Total operating expense | 474 |
| NET OPERATING INCOME | -196 |
| Income before extraordinary items | -196 |
| Extraordinary charges (credits) | |
| NET INCOME | -196 |
| NET CHANGE IN CAPITAL | -196 |

## Delta National Bank

Incorporated June 29, 1973

611 North Main St., Manteca 95336 Tel: (209) 823-3126

Principal Officers: Theodore Poulos, Chairman of the Board; B. E. Berg, President; Iola Holmes, Vice President & Cashier.

Directors: B. E. Berg, Jack Dozier, Joe Freitas, Theodore Poulos, Andrew Rossi.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,131 |
| U. S. Treasury securities | | 181 |
| Obligations of U.S. Gov't agencies, etc. | | 1,677 |
| Obligations of States and political subdivisions | | 3,332 |
| Other bonds, notes, and debentures | | 55 |
| Federal funds sold, etc. | | ,800 |
| Loans (excluding unearned income) | 22,830 | |
| LESS: Reserve for possible loan losses | 404 | |
| Loans (net) | | 22,426 |
| Bank premises, furniture and fixtures | | 628 |
| Other real estate owned | | 443 |
| Other assets | | 866 |
| Total Assets | | 33,539 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,826 |
| Time and savings deposits (IPC) | | 20,894 |
| Deposits of States and municipalities | | 3,073 |
| Certified and officers checks | | 547 |
| Total Domestic Deposits | 30,340 | |
| Demand deposits | 6,451 | |
| Time and savings deposits | 23,889 | |
| Total Domestic and Foreign Deposits | | 30,340 |
| Other liabilities | | 302 |
| Total Liabilities | | 30,642 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 788 |
| Surplus | 1,056 |
| Undivided profits | 1,053 |
| Total Equity Capital | 2,897 |
| Total Liabilities and Equity Capital | 33,539 |

Parent company: Delta National Bancorp.
Branch offices (2): Denair, Riverbank.

## Delta National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,871 |
| Interest on balances with banks | 4 |
| Income on Federal funds sold | 352 |
| Interest and dividends on investments | 414 |
| Other operating income | 439 |
| Total operating income | 4,080 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 739 |
| Interest on deposits | 2,031 |
| Occupancy and furniture and equipment expense | 151 |
| Provision for loan losses | 230 |
| Other operating expense | 524 |
| Total operating expense | 3,675 |
| NET OPERATING INCOME | 405 |
| Applicable income taxes | 112 |
| Income before extraordinary items | 293 |
| Net securities gains (losses) | -7 |
| Extraordinary charges (credits) | |
| NET INCOME | 286 |
| NET CHANGE IN CAPITAL | 286 |

## El Capitan National Bank

Established June 1, 1975

172 Stockton Rd., Sonora 95370 Tel: (209) 532-5111

Principal Officers: William J. Ward, Chairman of the Board; James K. Angelo, President; Al Brimer, Assistant Vice President; Kay Collins, Cashier.

Directors: James K. Angelo, Elinor Brown, J. F. Calef, Pete Kerns, Harvey C. McGee, Richard Pland, William J. Ward, Norbert V. Wilson, John R. Wise.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,724 |
| U. S. Treasury securities | | 3,562 |
| Obligations of U.S. Gov't agencies, etc. | | 3,402 |
| Obligations of States and political subdivisions | | 3,259 |
| Other bonds, notes, and debentures | | 140 |
| Federal funds sold, etc. | | 2,850 |
| Loans (excluding unearned income) | 18,751 | |
| LESS: Reserve for possible loan losses | 107 | |
| Loans (net) | | 18,644 |
| Bank premises, furniture and fixtures | | 1,177 |
| Other assets | | 655 |
| Total Assets | | 38,413 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 8,120 |
| Time and savings deposits (IPC) | | 26,458 |
| Deposits of U.S. Government | | 143 |
| Deposits of States and municipalities | | 115 |
| Certified and officers checks | | 477 |
| Total Domestic Deposits | 35,313 | |
| Demand deposits | 8,740 | |
| Time and savings deposits | 26,57 | |
| Total Domestic and Foreign Deposits | | 35,313 |
| Other liabilities | | 597 |
| Total Liabilities | | 35,910 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 635 |
| Surplus | 709 |
| Undivided profits | 1,159 |
| Total Equity Capital | 2,503 |
| Total Liabilities and Equity Capital | 38,413 |

Branch offices (4): Altaville, Oakdale, Sonora, Twain Harte.

## El Capitan National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,496 |
| Interest on balances with banks | 21 |
| Income on Federal funds sold | 371 |
| Interest and dividends on investments | 670 |
| Other operating income | 384 |
| Total operating income | 3,942 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 813 |
| Interest on deposits | 2,001 |
| Interest on Federal funds purchased and other borrowings | 18 |
| Occupancy and furniture and equipment expense | 201 |
| Provision for loan losses | 33 |
| Other operating expense | 485 |
| Total operating expense | 3,551 |
| NET OPERATING INCOME | 391 |
| Applicable income taxes | 89 |
| Income before extraordinary items | 302 |
| Net securities gains (losses) | 1 |
| Extraordinary charges (credits) | |
| NET INCOME | 303 |
| Other increases (decreases) in capital | 9 |
| Cash dividends paid | 127 |
| NET CHANGE IN CAPITAL | 185 |

## Empire Bank, N.A.

Established June 15, 1983

8505 Haven Avenue, Rancho Cucamonga 91730 Tel: (714) 980-7801

Principal officers: Richard J. Jett, President & Chief Executive Officer; William R. Miller, Senior Vice President & Cashier; John Giambi, Vice President & Senior Loan Officer; Dana Call, Assistant Secretary.

Directors: Dowlton Berry, Douglas K. Hone, Richard Jett, Charles H. Kalbach, Jerald B. Laird, William McIntyre, Jr., Richard D. Romero.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,079 |
| Other bonds, notes, and debentures | | 112 |
| Federal funds sold, etc. | | 5,25 |
| Loans (excluding unearned income) | 1,899 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 1,899 |
| Bank premises, furniture and fixtures | | 143 |
| Other assets | | 37 |
| Total Assets | | 8,520 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 351 |
| Time and savings deposits (IPC) | | 4,367 |
| Certified and officers checks | | 70 |
| Total Domestic Deposits | 4,788 | |
| Demand deposits | 421 | |
| Time and savings deposits | 4,367 | |
| Total Domestic and Foreign Deposits | | 4,788 |
| Other liabilities | | 8 |
| Total Liabilities | | 4,796 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,875 |
| Surplus | | 1,875 |
| Undivided profits | | -6 |
| Total Equity Capital | | 3,724 |
| Total Liabilities and Equity Capital | | 8,520 |

Parent company: Empire Bancorp.

## Escondido National Bank

Incorporated December 22, 1981

613 West Valley Parkway, Escondido, 92025 Tel: (619) 741-3312

Principal Officers: Harvey J. Mitchell, President; Lorna C. Olson, Senior Vice President; Larry A. Manley, Vice President & Cashier; Edward F. Regan, Vice President; Cathy Hughes, Judith A. Jasso, Sue Snow, Assistant Vice Presidents.

Directors: Carlton R. Appleby, Neville L. Baker, Earle W. Frey, Jr., Charles W. Froehlich, Jr., Charles H. Meyers, Harvey J. Mitchell, Warren S. Wexler.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,794 |
| Obligations of U.S. Gov't agencies, etc. | | 2,569 |
| Other bonds, notes, and debentures | | 120 |
| Federal funds sold, etc. | | 6,510 |
| Loans (excluding unearned income) | 13,676 | |
| LESS: Reserve for possible loan losses | 75 | |
| Loans (net) | | 13,601 |
| Bank premises, furniture and fixtures | | 849 |
| Other assets | | 336 |
| Total Assets | | 32,779 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 9,544 |
| Time and savings deposits (IPC) | | 18,641 |
| Deposits of States and municipalities | | 153 |
| Certified and officers checks | | 288 |
| Total Domestic Deposits | 28,626 | |
| Demand deposits | 9,832 | |
| Time and savings deposits | 18,794 | |
| Total Domestic and Foreign Deposits | | 28,626 |
| Other liabilities | | 111 |
| Total Liabilities | | 28,737 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,000 |
| Surplus | 1,944 |
| Undivided profits | 98 |
| Total Equity Capital | 4,042 |
| Total Liabilities and Equity Capital | 32,779 |

## Escondido National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 825 |
| Interest on balances with banks | 51 |
| Income on Federal funds sold | 456 |
| Interest and dividends on investments | 211 |
| Other operating income | 51 |
| Total operating income | 1,594 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 343 |
| Interest on deposits | 660 |
| Interest on Federal funds purchased and other borrowings | 88 |
| Occupancy and furniture and equipment expense | 113 |
| Provision for loan losses | 50 |
| Other operating expense | 260 |
| Total operating expense | 1,514 |
| NET OPERATING INCOME | 80 |
| Applicable income taxes | 8 |
| Income before extraordinary items | 72 |
| Net securities gains (losses) | 11 |
| Extraordinary charges (credits) | |
| NET INCOME | 83 |
| Other increases (decreases) in capital | 3,861 |
| NET CHANGE IN CAPITAL | 3,944 |

## Far East National Bank

Incorporated December 9, 1974

300 Sunset Blvd., Los Angeles 90012 Tel: (213) 222-3333

Principal Officers: Henry Y. Hwang, Chairman of the Board and President; Juan A. Chung, Executive Vice President & Cashier; Glenn H. Yee, Senior Vice President; Rosa Wong, Vice President.

Directors: Steve B. Bubalo, Michael T. DeMarco, Ross E. Esguerra, Robert Y Huang, Henry Y. Hwang, David Fon Lee, Hai C. Tan.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 11,999 |
| U. S. Treasury securities | | 2,655 |
| Obligations of U.S. Gov't agencies, etc. | | 4,004 |
| Obligations of States and political subdivisions | | 3,986 |
| Other bonds, notes, and debentures | | 79 |
| Federal funds sold, etc. | | 15,000 |
| Loans (excluding unearned income) | 29,813 | |
| LESS: Reserve for possible loan losses | 351 | |
| Loans (net) | | 29,462 |
| Bank premises, furniture and fixtures | | 534 |
| Other assets | | 962 |
| Total Assets | | 68,681 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 6,154 |
| Time and savings deposits (IPC) | | 32,788 |
| Deposits of U.S. Government | | 6,833 |
| Deposits of States and municipalities | | 2,305 |
| Certified and officers checks | | 655 |
| Total Domestic Deposits | 48,735 | |
| Demand deposits | 6,951 | |
| Time and savings deposits | 41,784 | |
| Total Domestic and Foreign Deposits | | 48,735 |
| Federal funds purchased, etc. | | 328 |
| Other liabilities for borrowed money | | 12,923 |
| Other liabilities | | 2,244 |
| Total Liabilities | | 64,230 |
| Subordinated notes and debentures | | 400 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,599 |
| Surplus | 875 |
| Undivided profits | 1,577 |
| Total Equity Capital | 4,051 |
| Total Liabilities and Equity Capital | 68,681 |

Branch office: Alhambra.

## Far East National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,386 |
| Interest on balances with banks | 175 |
| Income on Federal funds sold | 2,077 |
| Interest and dividends on investments | 785 |
| Other operating income | 241 |
| Total operating income | 7,664 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,157 |
| Interest on deposits | 3,704 |
| Interest on Federal funds purchased and other borrowings | 330 |
| Occupancy and furniture and equipment expense | 180 |
| Provision for loan losses | 160 |
| Other operating expense | 899 |
| Total operating expense | 6,430 |
| NET OPERATING INCOME | 1,234 |
| Applicable income taxes | 495 |
| Income before extraordinary items | 739 |
| Net securities gains (losses) | -5 |
| Extraordinary charges (credits) | |
| NET INCOME | 734 |
| Other increases (decreases) in capital | 10 |
| Cash dividends paid | 77 |
| NET CHANGE IN CAPITAL | 667 |

## Fidelity National Trust Company

Incorporated September 23, 1981

**600 North Brand Boulevard, Glendale 91203** **Tel: (213) 956-5886**

Principal Officers: Spencer Scott, Chairman of the Board and Chief Executive Officer; Gerald D. Barrone, Vice Chairman of the Board and Assistant Secretary; Edward J. Chocek, Vice Chairman of the Board, Senior Trust Officer and Assistant Secretary; Ralph S. Slottow, President and Senior Trust Officer; Walter L. Blackwell, III, Secretary; Samuel C. McCarver, Senior Vice President and Treasurer; Robert L. Hunt II, Vice President; Roberta J. Williams, Assistant Vice President & Trust Officer.

Directors: Gerald D. Barrone, Walter L. Blackwel, III, Edward J. Chocek, Spencer Scott, Ralph S. Slottow.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 428 |
| Other bonds, notes, and debentures | | 15 |
| Loans (excluding unearned income) | | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | |
| Bank premises, furniture and fixtures | | 7 |
| Other assets | | 69 |
| Total Assets | | 519 |

### LIABILITIES

| | |
|---|---|
| Other liabilities | 37 |
| Total Liabilities | 37 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 500 |
| Undivided profits | -18 |
| Total Equity Capital | 482 |
| Total Liabilities and Equity Capital | 519 |

Parent ompany: Fidelity Federal Savings and Loan Association.

## Fidelity National Trust Company —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest on balances with banks | 66 |
| Trust department income | 57 |
| Other operating income | 1 |
| Total operating income | 124 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 104 |
| Occupancy and furniture and equipment expense | 23 |
| Other operating expense | 21 |
| Total operating expense | 148 |
| NET OPERATING INCOME | -24 |
| Applicable income taxes | -13 |
| Income before extraordinary items | -11 |
| Extraordinary charges (credits) | |
| NET INCOME | -11 |
| NET CHANGE IN CAPITAL | -11 |

## First American Bank and Trust Company, N.A.

Established December 1, 1981

310 Broadway, Laguna Beach 92651 Tel: (714) 497-6511

Principal Officers: Ernest George, Chairman of the Board & Acting President; William C. Demmin, Senior Vice President & Acting Cashier.

Directors: Ernest George, Kenneth D. Kelley, Norman D. Savage, Nickolas N. Shammas, Katherine D. Short, Burton R. Sims, David B. Thompson, Richard H. Tunnicliff, Kenneth A. Willig, Eric A. Wittenberg.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 1,867 |
| U. S. Treasury securities | | 960 |
| Obligations of U.S. Gov't agencies,etc. | | 321 |
| Other bonds, notes, and debentures | | 105 |
| Federal funds sold, etc. | | 1,100 |
| Loans (excluding unearned income) | 13,449 | |
| LESS: Reserve for possible loan losses | 188 | |
| Loans (net) | | 13,261 |
| Direct lease financing | | 795 |
| Bank premises, furniture and fixtures | | 1,104 |
| Other assets | | 437 |
| Total Assets | | 19,950 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 1,955 |
| Time and savings deposits (IPC) | | 12,782 |
| Deposits of U.S. Government | | 680 |
| Deposits of States and municipalities | | 605 |
| Deposits of commercial banks | | 47 |
| Certified and officers checks | | 690 |
| Total Domestic Deposits | 16,759 | |
| Demnd deposits | 2,692 | |
| Time and savings deposits | 14,067 | |
| Total Domestic and Foreign Deposits | | 16,759 |
| Other liabilities | | 251 |
| Total Liabilities | | 17,010 |
| **EQUITY CAPITAL** | | |
| Common stock | | 1,750 |
| Surplus | | 1,750 |
| Undivided profits | | -560 |
| Total Equity Capital | | 2,940 |
| Total Liabilities and Equity Capital | | 19,950 |

Parent company: Southern California Bancorp.

## First American Bank and Trust Company, N.A. —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,266 |
| Income on Federal funds sold | 328 |
| Interest and dividends on investments | 157 |
| Income from direct lease financing | 25 |
| Trust department income | 9 |
| Other operating income | 85 |
| Total operating income | 1,870 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 467 |
| Interest on deposits | 854 |
| Interest on Federal funds purchased and other borrowings | 46 |
| Occupancy and furniture and equipment expense | 251 |
| Provision for loan losses | 186 |
| Other operating expense | 359 |
| Total operating expense | 2,163 |
| NET OPERATING INCOME | -293 |
| Income before extraordinary items | -293 |
| Extraordinary charges (credits) | |
| NET INCOME | -293 |
| NET CHANGE IN CAPITAL | -293 |

## First Charter Bank, N.A.

Established April 6, 1983

11645 Wilshire Boulevard, Los Angeles 90025 Tel: (213) 207-0361

Principal officers: William W. Inglis, President & Chief Executive Officer; Hector Mokhtarian, Senior Vice President & Chief Financial Officer; Jack S. Abe, Senior Vice President & Senior Loan Officer.

Directors: Perry Diller, Paul E. Feder, Nathan Golden, William W. Inglis, Aaron L. Kotler, Marvin Lazar, Alan D. Liker, Louis G. Miller, Arnold J. Price, Jack I. Salzberg.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,273 |
| U. S. Treasury securities | | 244 |
| Other bonds, notes, and debentures | | 198 |
| Federal funds sold, etc. | | 4,050 |
| Loans (excluding unearned income) | 5,246 | |
| LESS: Reserve for possible loan losses | 10 | |
| Loans (net) | | 5,236 |
| Bank premises, furniture and fixtures | | 287 |
| Other assets | | 133 |
| Total Assets | | 11,421 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,972 |
| Time and savings deposits (IPC) | | 1,199 |
| Certified and officers checks | | 34 |
| Total Domestic Deposits | 5,205 | |
| Demand deposits | 4,006 | |
| Time and savings deposits | 1,199 | |
| Total Domestic and Foreign Deposits | | 5,205 |
| Other liabilities | | 13 |
| Total Liabilities | | 5,218 |

#### EQUITY CAPTAL

| | |
|---|---|
| Common stock | 3,302 |
| Surplus | 3,261 |
| Undivided profits | -360 |
| Total Equity Capital | 6,203 |
| Total Liabilities and Equity Capital | 11,421 |

## First Interstate Bancard Company, N.A.

**Established December 13, 1982**

**6733 Canoga Avenue, Canoga Park 91303** **Tel: (213) 703-1030**

Principal officers: R. Dwane Krumme, President & Chief Executive Officer; C. A. Wilkinson, Executive Vice President & Chief Operating Officer; Lorraine A. Wojciak, Vice President & Cashier; Denis J. Brumm, Vice President & Treasurer; Alyson Aller, John E. Carver, Tom H. Parsons, Vice Presidents.

Directors: Richard Cupp, Alex W. Hart, Kenneth K. Kaufman, R. Dwane Krumme, Dale M. Skurdahl.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 726 |
| Other bonds, notes, and debentures | | 123 |
| Loans (excluding unearned income) | 33,994 | |
| LESS: Reserve for possible loan losses | 366 | |
| Loans (net) | | 33,628 |
| Bank premises, furniture and fixtures | | 2,177 |
| Other assets | | 5,635 |
| Total Assets | | 42,289 |

#### LIABILITIES

| | | |
|---|---|---|
| Time and savings deposits (IPC) | | 32,689 |
| Total Domestic Deposits | 32,689 | |
| Time and savings deposits | 32,689 | |
| Total Domestic and Foreign Deposits | | 32,689 |
| Other liabilities for borrowed money | | 2,400 |
| Mortgage indebtedness | | 147 |
| Other liabilities | | 2,849 |
| Total Liabilities | | 38,085 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,000 |
| Surplus | 2,000 |
| Undivided profits | 204 |
| Total Equity Capital | 4,204 |
| Total Liabilities and Equity Capital | 42,289 |

Parent company: First Interstate Bancorp.

## First Interstate Bancard Company, N.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 267 |
| Income on Federal funds sold | 5 |
| Other operating income | 3,651 |
| Total operating income | 3,923 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,241 |
| Interest on deposits | 457 |
| Provision for loan losses | 37 |
| Other operating expense | 2,237 |
| Total operating expense | 3,972 |
| NET OPERATING INCOME | -49 |
| Applicable income taxes | -45 |
| Income before extraordinary items | -4 |
| Extraordinary charges (credits) | |
| NET INCOME | -4 |
| Other increases (decreases) in capital | 4,000 |
| NET CHANGE IN CAPITAL | 3,996 |

## First National Bank

Established December 15, 1981

748 'C' Street, San Diego 92101 Tel: (619) 233-5588

Principal Officers: E.G. Cunningham, President; Edward D. Peterson, Senior Vice President & Cashier; George A. Kent, Senior Vice President; Richard W. Goggin, Senior Vice President, Lending.

Directors: Paul Barkley, Malin Burnham, E.G. Cunningham, Donald Daley, Dean Dunphy, Stanley Foster, Morley Golden, Walter Zable.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,080 |
| U. S. Treasury securities | | 7,844 |
| Obligations of States and political subdivisions | | 2,373 |
| Other bond, notes, and debentures | | 462 |
| Federal funds sold, etc. | | 3,600 |
| Loans (excluding unearned income) | 34,832 | |
| LESS: Reserve for possible loan losses | 290 | |
| Loans (net) | | 34,542 |
| Bank premises, furniture and fixtures | | 688 |
| Other assets | | 820 |
| Total Assets | | 54,409 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 12,286 |
| Time and savings deposits (IPC) | | 22,195 |
| Deposits of U.S. Government | | 1,166 |
| Certified and officers checks | | 1,767 |
| Total Domestic Deposits | 37,414 | |
| Demand deposits | 14,069 | |
| Time and savings deposits | 23,345 | |
| Total Domestic and Foreign Deposits | | 37,414 |
| Other liabilities | | 1,057 |
| Total Liabilities | | 38,471 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 7,700 |
| Surplus | 7,700 |
| Undivided profits | 538 |
| Total Equity Capital | 15,938 |
| Total Liabilities and Equity Capital | 54,409 |

Parent company: First National Corporation.

## First National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,263 |
| Interest on balances with banks | 860 |
| Income on Federal funds sold | 778 |
| Interest and dividends on investments | 733 |
| Other operating income | 1 |
| Total operating income | 3,635 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 697 |
| Interest on deposits | 1,052 |
| Interest on Federal funds purchased and other borrowings | 34 |
| Occupancy and furniture and equipment expense | 237 |
| Provision for loan losses | 198 |
| Other operating expense | 490 |
| Total operating expense | 2,708 |
| NET OPERATING INCOME | 927 |
| Applicable income taxes | 244 |
| Income before extraordinary items | 683 |
| Net securities gains (losses) | -2 |
| Extraordinary charges (credits) | |
| NET INCOME | 681 |
| Other increases (decreases) in capital | 250 |
| Cash dividends paid | 500 |
| NET CHANGE IN CAPITAL | 431 |

## First National Bank in Coachella

Incorporated December 6, 1912

**1491 Sixth St., Coachella 92236** **Tel: (619) 398-4411**

Principal Officers: John W. Westerfield, Chairman of the Board and President; Alice Helen Lowery, Vice President and Cashier; Harriette A. Garcia, Assistant Vice President.

Directors: Charles Ellis, Jr., Harriette A. Garcia, C. J. Johnson, M.D., Alice Helen Lowery, John W. Westerfield.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,213 |
| U. S. Treasury securities | | 1,857 |
| Obligations of U.S. Gov't agencies, etc. | | 5,199 |
| Obligations of States and political sudivisions | | 2,306 |
| Other bonds, notes, and debentures | | 30 |
| Federal funds sold, etc. | | 3,300 |
| Loans (excluding unearned income) | 2,075 | |
| LESS: Reserve for possible loan losses | 187 | |
| Loans (net) | | 1,888 |
| Bank premises, furniture and fixtures | | 181 |
| Other assets | | 267 |
| Total Assets | | 17,241 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,342 |
| Time and savings deposits (IPC) | | 6,491 |
| Deposits of U.S. Government | | 2 |
| Deposits of States and municipalities | | 2,112 |
| Certified and officers checks | | 396 |
| Total Domestic Deposits | 14,343 | |
| Demand deposits | 7,573 | |
| Time and savings deposits | 6,770 | |
| Total Domestic and Foreign Deposits | | 14,343 |
| Other liabilities | | 316 |
| Total Liabilities | | 14,659 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 125 |
| Surplus | 875 |
| Undivided profits | 1,582 |
| Total Equity Capital | 2,582 |
| Total Liabilities and Equity Capital | 17,241 |

## First National Bank in Coachella —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 453 |
| Income on Federal funds sold | 153 |
| Interest and dividends on investments | 994 |
| Other operating income | 73 |
| Total operating income | 1,673 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 370 |
| Interest on deposits | 327 |
| Occupancy and furniture and equipment expense | 71 |
| Provision for loan losses | -5 |
| Other operating expense | 109 |
| Total operating expense | 872 |
| NET OPERATING INCOME | 801 |
| Applicable income taxes | 408 |
| Income before extraordinary items | 393 |
| Net scurities gains (losses) | 2 |
| Extraordinary charges (credits) | |
| NET INCOME | 395 |
| Cash dividends paid | 225 |
| NET CHANGE IN CAPITAL | 170 |

## First National Bank of Beverly Hills

Established April 19, 1982

9100 Wilshire Boulevard, Beverly Hills 90212 Tel: (213) 274-9820

Principal Officers: Richard Y. Rector, President & Chief Executive Officer; Peter A. Wuebel, Executive Vice President & Cashier; Michael B. Moore, Douglas M. Shearer, Jay Zuckerman, Senior Vice Presidents.

Directors: Stuart S. Greenberg, Andrew N. Heine, Harold Karpman, Daniel Koral, Steven A. Kriegsman, Marshall Manley, Richard Y. Rector, Paul M. Schaeffer, Milton I. Swimmer, Peter A. Wuebel.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,707 |
| Other bond, notes, and debentures | | 173 |
| Federal funds sold, etc. | | 4,990 |
| Loans (excluding unearned income) | 19,385 | |
| LESS: Reserve for possible loan losses | 200 | |
| Loans (net) | | 19,185 |
| Bank premises, furniture and fixtures | | 777 |
| Other assets | | 463 |
| Total Assets | | 28,295 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,944 |
| Time and savings deposits (IPC) | | 14,840 |
| Deposits of U.S. Government | | 32 |
| Certified and officers checks | | 653 |
| Total Domestic Deposits | 23,469 | |
| Demand deposits | 8,629 | |
| Time and savings deposits | 14,840 | |
| Total Domestic and Foreign Deposits | | 23,469 |
| Other liabilities | | 39 |
| Total Liabilities | | 23,508 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,885 |
| Surplus | 2,867 |
| Undivided profits | -965 |
| Total Equity Capital | 4,787 |
| Total Liabilities and Equity Capital | 28,295 |

## First National Bank of Beverly Hills —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 742 |
| Interest on balances with banks | 207 |
| Income on Federal funds sold | 324 |
| Interest and dividends on investments | 7 |
| Other operating income | 91 |
| Total operating income | 1,371 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 779 |
| Interest on deposits | 372 |
| Occupancy and furniture and equipment expense | 236 |
| Provision for loan losses | 200 |
| Other operating expense | 616 |
| Total operating expense | 2,203 |
| NET OPERATING INCOME | -832 |
| Income before extraordinary items | -32 |
| Extraordinary charges (credits) | |
| NET INCOME | -832 |
| NET CHANGE IN CAPITAL | -832 |

## First National Bank of Daly City

Incorporated May 3, 1963

6600 Mission St., Daly City 94014 Tel: (415) 992-8800

Principal Officers: Romolo Ariani, Chairman of the Board; M.R. Wyman, President; E. Patrick Ryan, Vice President and Cashier; Elton McGraw, Secretary.

Directors: Romolo Ariani, Dr. T. Galt Atwood, John Brucato, Aldo Canepa, Elton McGraw, Nelio Vannucci, M.R. Wyman.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,924 |
| U. S. Treasury securities | | 500 |
| Obligations of U.S. Gov't agencies, etc. | | 5,403 |
| Obligations of States and political subdivisions | | 8,633 |
| Other bonds, notes, and debentures | | 73 |
| Federal funds sold, etc. | | 4,450 |
| Loans (excluding unearned income) | 22,380 | |
| LESS: Reserve for possible loan losses | 309 | |
| Loans (net) | | 22,071 |
| Direct lease financing | | 86 |
| Bank premises, furniture and fixtures | | 1,780 |
| Other assets | | 911 |
| Total Assets | | 50,831 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 12,599 |
| Time and savings deposits (IPC) | | 29,569 |
| Deposits of U.S. Government | | 29 |
| Deposits of States and municipalities | | 1,866 |
| Certified and officers checks | | 583 |
| Total Domestic Deposits | 44,646 | |
| Demand deposits | 14,237 | |
| Time and savings deposits | 30,409 | |
| Total Domestic and Foreign Deposits | | 44,646 |
| Mortgage indebtedness | | 54 |
| Other liabilities | | 258 |
| Total Liabilities | | 44,958 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,211 |
| Surplus | | 1,211 |
| Undivided profits | | 3,451 |
| Total Equity Capital | | 5,873 |
| Total Liabilities and Equity Capital | | 50,831 |

Branch offices (7): Daly City, Half Moon Bay, Millbrae, Pacifica, San Bruno, South San Francisco (2).

## First National Bank of Daly City —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,866 |
| Income on Federal funds sold | 672 |
| Interest and dividends on investments | 1,175 |
| Other operating income | 707 |
| Total operating income | 5,420 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,500 |
| Interest on deposits | 2,333 |
| Occupancy and furniture and equipment expense | 458 |
| Provision for loan losses | 91 |
| Other operating expense | 535 |
| Total operating expense | 4,917 |
| NET OPERATING INCOME | 503 |
| Income before extraordinary items | 503 |
| Extraordinary charges (credit) | |
| NET INCOME | 503 |
| Cash dividends paid | 55 |
| NET CHANGE IN CAPITAL | 448 |

## First National Bank of North County

Incorporated June 22, 1981

**2365 Marron Road, Carlsbad 92008** **Tel: (619) 434-6171**

Principal Officers: Joseph A. Sabetta, President; C. James Larkin, Raymond S. Yasi, Executive Vice Presidents; Joseph E. Holt, Senior Vice President & Cashier; Richard S. Darling, Vice President & Commercial Loan Officer; Greg Johnson, Vice President.

Directors: Nicholas C. Banche, Keith Enger, J.C. Fikes, Betty M. Free, Joseph H. Jaoudi, C. James Larkin, Ronald E. Null, Floyd L. Packard, John J. Safarik, Mary J. Steiger, Robert Stier, Roy J. Ward, Raymond Yusi.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,581 |
| Obligations of U.S. Gov't agencies, etc. | | 100 |
| Other bonds, notes, and debentures | | 92 |
| Federal funds sold, etc. | | 1,500 |
| Loans (excluding unearned income) | 6,686 | |
| LESS: Reserve for possible loan losses | 24 | |
| Loans (net) | | 6,662 |
| Bank premises, furniture and fixtures | | 371 |
| Other assets | | 145 |
| Total Assets | | 11,451 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,434 |
| Time and savings deposits (IPC) | | 3,786 |
| Certified and officers checks | | 435 |
| Total Domestic Deposits | 8,655 | |
| Demand deposits | 4,869 | |
| Time and savings deposits | 3,786 | |
| Total Domestic ad Foreign Deposits | | 8,655 |
| Mortgage indebtedness | | 95 |
| Other liabilities | | 243 |
| Total Liabilities | | 8,993 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,534 |
| Surplus | 1,514 |
| Undivided profits | -590 |
| Total Equity Capital | 2,458 |
| Total Liabilities and Equity Capital | 11,451 |

## First National Bank of North County —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 345 |
| Income on Federal funds sold | 117 |
| Interest and dividends on investments | 34 |
| Other operating income | 15 |
| Total operating income | 511 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 217 |
| Interest on deposits | 124 |
| Occupancy and furniture and equipment expense | 239 |
| Provision for loan losses | 26 |
| Other operating expense | 269 |
| Total operating expense | 875 |
| NET OPERATING INCOME | -364 |
| Income before extraordinary items | -364 |
| Extraordinary charges (credits) | |
| NET INCOME | -364 |
| NET CHANGE IN CAPITAL | -364 |

## The First National Bank of Willows

Incorporated 1910

**160 No. Butte St., Willows 95988** **Tel: (916) 934-4661**

Principal Officers: Frederick N. Hilger, Chairman of the Board and Chief Executive Officer; John N. Balliger, Burl A. Teeter, Vice Presidents; Paul D. Mahan, Vice President & Secretary; Virginia Kennon, Cashier & Assistant Secretary.

Directors: Robert Canevari, Frederick L. Hilger, Carroll Lende, Paul D. Mahan, Celeste Marin, Patrick Murphy, Reid Olsen, Raymond F. Poscic, Kenneth R. Whitmire.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 550 |
| U. S. Treasury securities | | 2,100 |
| Obligations of U.S. Gov't agencies, etc. | | 5,635 |
| Obligations of States and political subdivisions | | 1,194 |
| Other bonds, notes, and debentures | | 18 |
| Federal funds sold, etc. | | 1,200 |
| Loans (excluding unearned income) | 7,909 | |
| LESS: Reserve for possible loan losses | 66 | |
| Loans (net) | | 7,843 |
| Direct lease financing | | 825 |
| Bank premises, furniture and fixtures | | 293 |
| Other assets | | 386 |
| Total Assets | | 20,044 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,364 |
| Time and savings deposits (IPC) | | 13,665 |
| Deposits of U.S. Government | | 3 |
| Deposits of States and municipalities | | 2 |
| Certified and officers checks | | 394 |
| Total Domestic Deposits | 17,428 | |
| Demand deposits | 3,763 | |
| Time and savings deposits | 13,665 | |
| Total Domestic and Foreign Deposits | | 17,428 |
| Other liabilities | | 339 |
| Total Liabilities | | 17,767 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 75 |
| Surplus | 525 |
| Undivided profits | 1,677 |
| Total Equity Capital | 2,277 |
| Total Liabilities and Equity Capital | 20,044 |

Parent company: Pacific National Bancshares.

## The First National Bank of Willows —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 317 |
| Income on Federal funds sold | 87 |
| Interest and dividends on investments | 1,802 |
| Other operating income | 21 |
| Total operating income | 2,227 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 250 |
| Interest on deposits | 900 |
| Occupancy and furniture and equipment expense | 49 |
| Other operating expense | 112 |
| Total operating expense | 1,311 |
| NET OPERATING INCOME | 916 |
| Applicable income taxes | 244 |
| Income before extraordinary items | 672 |
| Extraordinary charges (credits) | |
| NET INCOME | 672 |
| Other increases (decreases) in capital | 14 |
| Cash dividends paid | 827 |
| NET CHANGE IN CAPITAL | -141 |

## First Professional Bank of Los Angeles, N.A.

Established August 26, 1982

606 Broadway, Santa Monica 90401 Tel: (213) 458-1521

Principal officers: Joel W. Kovner, Chairman of the Board; Biard Nielsen, President & Chief Operating Officer; F. Dean Fletcher, Vice President & Chief Financial Officer; William Hodges, Vice President & Senior Lending Officer; M. Sue Schneible, Vice President & Lending Officer.

Directors: Richard A. Berger, Lewis J. Finocchio, Jr., Louis S. Gehring, Allen Golden, Ronald L. Katz, M.D., Don S. Levin, Donald Mischer, Lynn O. Poulson, David G. Rodeffer, Mark Sheron, Stanley M. Warner, M.D., Joel Kovner, PhD., Baird Nielsen.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,389 |
| U. S. Treasury securities | | 68 |
| Obligations of U.S. Gov't agencies, etc. | | 5,579 |
| Other bonds, notes, and debentures | | 150 |
| Federal funds sold, etc. | | 2,400 |
| Loans (excluding unearned income) | 18,383 | |
| LESS: Reserve for possible loan losses | 187 | |
| Loans (net) | | 18,196 |
| Direct lease financing | | 236 |
| Bank premises, furniture and fixtures | | 234 |
| Other assets | | 327 |
| Total Assets | | 30,579 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,043 |
| Time and savings deposits (IPC) | | 20,770 |
| Certified and officers checks | | 979 |
| Total Domestic Deposits | 25,792 | |
| Demand deposits | 5,022 | |
| Time and savings deposits | 20,770 | |
| Total Domestic and Foreign Deposits | | 25,792 |
| Other liabilities for borrowed money | | 316 |
| Other liabilities | | 122 |
| Total Liabilities | | 26,230 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,500 |
| Surplus | 2,500 |
| Undivided profits | -651 |
| Total Equity Capital | 4,349 |
| Total Liabilities and Equity Capital | 30,579 |

Parent company: Professional Bancorp.

## First Professional Bank of Los Angeles, N.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 175 |
| Income on Federal funds sold | 43 |
| Interest and dividends on investments | 173 |
| Other operating income | 6 |
| Total operating income | 397 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 216 |
| Interest on deposits | 88 |
| Interest on Federal funds purchased and other borrowings | 2 |
| Occupancy and furniture and equipment expense | 100 |
| Provision for loan losses | 80 |
| Other operating expense | 259 |
| Total operating expense | 745 |
| NET OPERATING INCOME | -348 |
| Income before extraordinary items | -348 |
| Extraordinary charges (credits) | |
| NET INCOME | -348 |
| Other increases (decreases) in capital | 5,000 |
| NET CHANGE IN CAPITAL | 4,652 |

## Founders National Bank

Established April 13, 1981

**390 North Brea Boulevard, Brea 92621** **Tel: (714) 990-6066**

Principal Officers: Harold C. Harvey, President and Chief Executive Officer; Delbert L. Hawkins, Senior Vice President and Cashier; A. James Gauthier, Vice President; Judith M. Allison, Camille R. Collins, Assistant Vice Presidents.

Directors: Don McBride, Chairman of the Board; Phil Campbell, Fred Cantrell, Harold C. Harvey, Leslie R. Jones, Dave McCoy, Lyle Parks, Jr., Robert Schrimmer, Clarence J. Schwartz, Carol Weddle.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 825 |
| Obligations of U.S. Gov't agencies, etc. | | 4,023 |
| Other bonds, notes, and debentures | | 92 |
| Federal funds sold, etc. | | 700 |
| Loans (excluding unearned income) | 6,597 | |
| LESS: Reserve for possible loan losses | 50 | |
| Loans (net) | | 6,547 |
| Direct lease financing | | 354 |
| Bank premises, furniture and fixtures | | 441 |
| Other assets | | 694 |
| Total Assets | | 13,676 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,818 |
| Time and savings deposits (IPC) | | 7,223 |
| Deposits of U.S. Government | | 20 |
| Deposits of States and municipalities | | 300 |
| Certified and officers checks | | 189 |
| Total Domestic Deposits | 10,550 | |
| Demand deposits | 3,027 | |
| Time and savings deposits | 7,523 | |
| Total Domestic and Foreign Deposits | | 10,550 |
| Federal funds purchased, etc. | | 35 |
| Mortgage indebtedness | | 124 |
| Other liabilities | | 72 |
| Total Liabilities | | 10,781 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,502 |
| Surplus | | 1,502 |
| Undivided profits | | -109 |
| Total Equity Capital | | 2,895 |
| Total Liabilities and Equity Capital | | 13,676 |

## Founders National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 846 |
| Interest on balances with banks | 1 |
| Income on Federal funds sold | 141 |
| Interest and dividends on investments | 390 |
| Income from direct lease financing | 38 |
| Other operating income | 58 |
| Total operating income | 1,474 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 422 |
| Interest on deposits | 348 |
| Interest on Federal funds purchased and other borrowings | 202 |
| Occupancy and furniture and equipment expense | 219 |
| Provision for loan losses | 30 |
| Other operating expense | 298 |
| Total operating expense | 1,519 |
| NET OPERATING INCOME | -45 |
| Income before extraordinary items | -45 |
| Net securities gains (losses) | 41 |
| Extraordinary charges (credits) | |
| NET INCOME | -41 |
| NET CHANGE IN CAPITAL | -41 |

## Frontier Bank, N.A.

**Established May 9, 1983**

**7000! Beach Boulevard, Buena Park 90620** **Tel: (714) 521-2265**

Principal officers: Charles M. Matter, President & Chief Executive Officer; Susan M. Tyra, Senior Vice President & Cashier.

Directors: William Bayzerman, Donald W. Frank, Tolman Geffs, Kenneth M. Hausfeldt, Michael King, Charles Matter, Donald A. Norberg, Jack C. Polley, Vincent V. Ruh, William L. Thomas.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,512 |
| U. S. Treasury securities | | 1,006 |
| Other bonds, notes, and debentures | | 107 |
| Federal funds sold, etc. | | 2,30 |
| Loans (excluding unearned income) | 2,400 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 2,400 |
| Bank premises, furniture and fixtures | | 151 |
| Other assets | | 70 |
| Total Assets | | 8,546 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,284 |
| Time and savings deposits (IPC) | | 1,700 |
| Certified and officers checks | | 98 |
| Total Domestic Deposits | 5,082 | |
| Demand deposits | 3,382 | |
| Time and savings deposits | 1,700 | |
| Total Domestic and Foreign Deposits | | 5,082 |
| Other liabilities | | 5 |
| Total Liabilities | | 5,087 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,750 |
| Surplus | 1,750 |
| Undivided profits | -41 |
| Total Equity Capital | 3,459 |
| Total Liabilities and Equity Capital | 8,546 |

## Frontier National Bank

Incorporated April 28, 1982

820 Escondido Avenue, Vista 92083 Tel: (619) 941-7050

Principal officers: E. Jerome Kraffert, President & Chief Executive Officer; Charles Quinones, Senior Vice President & Loan Officer; Heather J. Woolsey, Senior Vice President & Cashier,

Directors: C.G. Barker, Fred Gross, Roderick Hubbard, Yoshio Imoto, M. Jim Lucas, E. Jerome Kraffert, Patrick J. Park, Donavon Puccio, Vincent Puccio, E.C. Rogers, Lawrence X. Schneider.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,665 |
| Obligations of U.S. Gov't agencies, etc. | | 249 |
| Other bonds, notes, and debentures | | 75 |
| Federal funds sold, etc. | | 650 |
| Loans (excluding unearned income) | 7,368 | |
| LESS: Reserve for possible loan losses | 30 | |
| Loans (net) | | 7,338 |
| Bank premises, furniture and fixtures | | 509 |
| Other assets | | 210 |
| Total Assets | | 10,696 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,629 |
| Time and savings deposits (IPC) | | 4,993 |
| Deposits of U.S. Government | | 7 |
| Deposits of States and municipalities | | 100 |
| Deposits of commercial banks | | 165 |
| Certified and officers checks | | 1,514 |
| Total Domestic Deposits | 8,408 | |
| Demand deposits | 3,315 | |
| Time and savings deposits | 5,093 | |
| Total Domestic and Foreign Deposits | | 8,408 |
| Other liabilities | | 42 |
| Total Liabilities | | 8,450 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,250 |
| Surplus | 1,250 |
| Undivided profits | -254 |
| Total Equity Capital | 2,246 |
| Total Liabilities and Equity Capital | 10,696 |

Parent company: Frontier Bancorp.

## Grand National Bank

Established February 14, 1983

1801 East 17th Street, Santa Ana 92711 Tel: (714) 836-8888

Principal officers: James E. Barry, President & Chief Executive Officer; Tan Eng Gan, Senior Vice President; E.J. Mulrooney, Cashier; Robert E. Sasseen, Vice President; Carol LeDuc, Assistant Vice President.

Directors: Stanley W. Cheung, Dr. Yie Ming Hong, San John Huang, Louis L. Lau, Dr. Robert C. K. Lee, P.I. Tsang Mao, Dr. Po Ping Wong, Caleb K. Zia.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 1,992 |
| Other bonds, notes, and debentures | | 127 |
| Federal funds sold, etc. | | 3,200 |
| Loans (excluding unearned income) | 4,287 | |
| LESS: Reserve for possible loan losses | 20 | |
| Loans (net) | | 4,267 |
| Bank premises, furniture and fixtures | | 561 |
| Other assets | | 133 |
| Total Assets | | 10,280 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 1,070 |
| Time and savings deposits (IPC) | | 5,265 |
| Certified and officers checks | | 33 |
| Total Domestic Deposits | 6,368 | |
| Demand deposits | 1,103 | |
| Time and savings deposits | 5,265 | |
| Total Domestic and Foreign Deposits | | 6,368 |
| Other liabilities | | 25 |
| Total Liabilities | | 6,393 |
| **EQUITY CAPITAL** | | |
| Common stock | | 2,096 |
| Surplus | | 2,096 |
| Undivided profits | | -305 |
| Total Equity Capital | | 3,887 |
| Total Liabilities and Equity Capital | | 10,280 |

## Hidden Valley National Bank

Established February 14, 1983

401 E. Valley Parkway, Escondido 92025 Tel: (619) 489-1090

Principal officers: Michael R. Peters, President & Chief Executive Officer; Howard M. Wing, Senior Vice President & Cashier; Debra Fletcher, Vice President & Senior Loan Officer.

Directors: Robert G. Bailey, Paul L. Fredricks, William A. Fredricks, George A. Humphryes, Linde Kester, Bob Martin, Wayne L. McCabe, William C. McKee, Terri Pebley, Michael R. Peters, Linda B. Ramirez, John B. Sidell, Howard M. Wing.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,180 |
| U. S Treasury securities | | 451 |
| Obligations of U.S. Gov't agencies, etc. | | 560 |
| Other bonds, notes, and debentures | | 77 |
| Federal funds sold, etc. | | 550 |
| Loans (excluding unearned income) | 6,725 | |
| LESS: Reserve for possible loan losses | 6 | |
| Loans (net) | | 6,719 |
| Bank premises, furniture and fixtures | | 196 |
| Other assets | | 141 |
| Total Assets | | 9,874 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,183 |
| Time and savings deposits (IPC) | | 5,965 |
| Deposits of U.S. Government | | 9 |
| Deposits of commercial banks | | 12 |
| Certified and officers checks | | 389 |
| Total Domestic Deposits | 7,558 | |
| Demand deposits | 1,593 | |
| Time and savings deposits | 5,965 | |
| Total Domestic and Foreign Deposits | | 7,558 |
| Other liabilities | | 61 |
| Total Liabilities | | 7,619 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,304 |
| Surplus | | 1,273 |
| Undivided profits | | -322 |
| Total Equity Capital | | 2,255 |
| Total Liabilities and Equity Capital | | 9,874 |

## High Desert National Bank

Established May 14, 1982

**17091 Main Street, Hesperia 92345** **Tel. (619) 948-2800**

Principal Officers: Donald Stebbins, President; Nova Hammond, Cashier; Joseph Perdue, Loan Officer.

Directors: Truman Adams, Richard Beckman, Millard Blunt, Sr., Dan B. Burden, Jr., Joseph Gallagher, Bernard H. Murphy, Robert E. Shaw, Donald Stebbins, Robert A. Thornblad.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 612 |
| U. S. Treasury securities | | 300 |
| Obligations of U.S. Gov't agencies, etc. | | 300 |
| Other bonds, notes, and debentures | | 45 |
| Federal funds sold, etc | | 2,500 |
| Loans (excluding unearned income) | 3,417 | |
| LESS: Reserve for possible loan losses | 22 | |
| Loans (net) | | 3,395 |
| Direct lease financing | | 33 |
| Bank premises, furniture and fixtures | | 135 |
| Other assets | | 163 |
| Total Assets | | 7,483 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,712 |
| Time and savings deposits (IPC) | | 4,282 |
| Deposits of U.S. Government | | 24 |
| Certified and officers checks | | 118 |
| Total Domestic Deposits | 6,136 | |
| Demand deposits | 1,854 | |
| Time and savings deposits | 4,282 | |
| Total Domestic and Foreign Deposits | | 6,136 |
| Other liabilities | | 83 |
| Total Liabilities | | 6,219 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 750 |
| Surplus | 740 |
| Undivided profits | -226 |
| Total Equity Capital | 1,264 |
| Total Liabilities and Equity Capital | 7,483 |

## High Desert National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 130 |
| Income on Federal funds sold | 72 |
| Interest and dividends on investments | 41 |
| Other operating income | 35 |
| Total operating income | 278 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 118 |
| Interest on deposits | 54 |
| Occupancy and furniture and equipment expense | 39 |
| Provision for loan losses | 40 |
| Other operating expense | 147 |
| Total operating expense | 398 |
| NET OPERATING INCOME | -120 |
| Income before extraordinary items | -120 |
| Extraordinary charges (credits) | |
| NET INCOME | -120 |
| Other increases (decreases) in capital | 1,385 |
| NET CHANGE IN CAPITAL | 1,265 |

## Huntington National Bank

Established March 29, 1982

16531 Bolsa Chica Road, Huntington Beach 92649 Tel: (714) 840-1354

Principal Officers: James Davis, President & Chief Executive Officer; Robert Green, Senior Vice President & Cashier; Kirk Bashore, Senior Vice President.

Directors: James Davis, Charles Hermansen, Grant Hieshima, George Koury, Donald MacAllister, Joyce Rollings, Roger D. Slates.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,911 |
| U. S. Treasury securities | | 272 |
| Obligations of U.S. Gov't agencies, etc. | | 1,228 |
| Other bonds, notes, and debentures | | 10 |
| Federal funds sold, etc. | | 2,025 |
| Loans (excluding unearned income) | 14,528 | |
| LESS: Reserve for possible loan losses | 63 | |
| Loans (net) | | 14,465 |
| Direct lease financing | | 52 |
| Bank premises, furniture and fixtures | | 651 |
| Other assets | | 608 |
| Total Assets | | 23,317 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,613 |
| Time and savings deposits (IPC) | | 13,821 |
| Deposits of U.S. Government | | 6 |
| Deposits of States and municipalities | | 200 |
| Certified and officers checks | | 552 |
| Total Domestic Deposits | 20,192 | |
| Demand deposits | 6,171 | |
| Time and savings deposits | 14,021 | |
| Total Domestic and Foreign Deposits | | 20,192 |
| Other liabilities | | 149 |
| Total Liabilities | | 20,341 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,769 |
| Surplus | 1,746 |
| Undivided profits | -539 |
| Total Equity Capital | 2,976 |
| Total Liabilities and Equity Capital | 23,317 |

## Huntington National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 591 |
| Interest on balances with banks | 84 |
| Income on Federal funds sold | 228 |
| Interest and dividends on investments | 71 |
| Income from direct lease financing | 1 |
| Other operating income | 55 |
| Total operating income | 1,030 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 451 |
| Interest on deposits | 295 |
| Interest on Federal funds purchased and other borrowings | 15 |
| Occupancy and furniture and equipment expense | 216 |
| Provision for loan losses | 43 |
| Other operating expense | 327 |
| Total operating expense | 1,347 |
| NET OPERATING INCOME | -317 |
| Income before extraordinary items | -317 |
| Extraordinary charges (credits) | |
| NET INCOME | -317 |
| Other increases (decreases) in capital | 3,258 |
| NET CHANGE IN CAPITAL | 2,941 |

## Inland National Bank

Established March 29, 1982

**19811 East Colima Road, Walnut 91789** **Tel: (213) 333-4511**

Principal Officers: Steven Fried, President; Ray Anderson, Executive Vice President & Cashier; J. William Banner, Vice President & Senior Loan Officer; Rosanne S. Carr, Vice President; Gayle J. Berends, Operations Officer.

Directors: Carl F. Agren, Byron D. Barker, Michael T. Barrow, Lawrence Brooks, Wilfird J. Dumain, Alex L. Fishman, Victor G. Haddox, Grady E. Hanshaw, Lillian P. Hoffen, E. Lewis Johnson, Mary Jo Maxwell, Carl E. Robbert, Sally A. Robin, Hyman Sederoff.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,729 |
| Other bonds, notes, and debentures | | 90 |
| Federal funds sold, etc. | | 1,200 |
| Loans (excluding unearned income) | 8,240 | |
| LESS: Reserve for possible loan losses | 166 | |
| Loans (net) | | 8,074 |
| Bank premises, furniture and fixtures | | 1,009 |
| Other real estate owned | | 82 |
| Other assets | | 275 |
| Total Assets | | 12,459 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,775 |
| Time and savings deposits (IPC) | | 6,664 |
| Deposits of U.S. Government | | 83 |
| Certified and officers checks | | 298 |
| Total Domestic Deposits | 9,820 | |
| Demand deposits | 3,156 | |
| Time and savings deposits | 6,664 | |
| Total Domestic and Foreign Deposits | | 9,820 |
| Mortgage indebtedness | | 300 |
| Other liabilities | | 36 |
| Total Liabilities | | 10,156 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,500 |
| Surplus | 1,480 |
| Undivided profits | -677 |
| Total Equity Capital | 2,303 |
| Total Liabilities and Equity Capital | 12,459 |

## Inland National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 406 |
| Income on Federal funds sold | 212 |
| Interest and dividends on investments | 4 |
| Other operating income | 57 |
| Total operating income | 679 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 238 |
| Interest on deposits | 188 |
| Occupancy and furniture and equipment expense | 161 |
| Provision for loan losses | 316 |
| Other operating expense | 296 |
| Total operating expense | 1,199 |
| NET OPERATING INCOME | -520 |
| Income before extraordinary items | -520 |
| Extraordinary charges (credits) | -11 |
| NET INCOME | -641 |
| NET CHANGE IN CAPITAL | -641 |

## The Laguna Bank, N.A.

Incorporated March 26, 1981

305 Forest Avenue, Laguna Beach 92651 Tel. (714) 494-9474

Principal Officers: John B. Watz, President & Chief Executive Officer; Janice L. Ballester, Vice President & Cashier.

Directors: Steven M. Brown, Joan M. Chapman, Michael J. Farrell, Robert L. Gamez, G.F. John Hill, Jr., Donald W. Killian, Jr., Mickey McArthur, C. Richard Toomey, John B. Watz.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,567 |
| Other bonds, notes, and debentures | | 90 |
| Federal funds sold, etc. | | 1,200 |
| Loans (excluding unearned income) | 11,63 | |
| LESS: Reserve for possible loan losses | 175 | |
| Loans (net) | | 11,455 |
| Direct lease financing | | 235 |
| Bank premises, furniture and fixtures | | 1,209 |
| Other real estate owned | | 199 |
| Other assets | | 226 |
| Total Assets | | 17,181 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,869 |
| Time and savings deposits (IPC) | | 10,193 |
| Deposits of States and municipalities | | 200 |
| Certified and officers checks | | 365 |
| Total Domestic Deposits | 14,627 | |
| Demand deposits | 4,234 | |
| Time and savings deposits | 10,393 | |
| Total Domestic and Foreign Deposits | | 14,627 |
| Other liabilities | | 46 |
| Total Liabilities | | 14,673 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,500 |
| Surplus | 1,501 |
| Undivided profits | -493 |
| Total Equity Capital | 2,508 |
| Total Liabilities and Equity Capital | 17,181 |

## The Laguna Bank, N.A. —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,219 |
| Interest on balances with banks | 58 |
| Income on Federal funds sold | 245 |
| Other operating income | 65 |
| Total operating income | 1,587 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 455 |
| Interest on deposits | 673 |
| Interest on Federal funds purchased and other borrowings | 6 |
| Occupancy and furniture and equipment expense | 132 |
| Provision for loan losses | 281 |
| Other operating expense | 378 |
| Total operating expense | 1,925 |
| NET OPERATING INCOME | -338 |
| Income before extraordinary items | -338 |
| Extraordinary charges (credits) | |
| NET INCOME | -338 |
| Other increases (decreases) in capital | -59 |
| NET CHANGE IN CAPITAL | -397 |

## Lamorinda National Bank

Established February 3, 1983

**3684 Mt. Diablo Blvd., Lafayette 94549** **Tel: (415) 283-7200**

Principal officers: Fred H. Brylka, President & Chief Executive Officer; Alfred A. Parodi, Senior Vice President & Cashier; Stephen Anderson, Senior Vice President & Lending Officer.

Directors: Edward J. Arnold, Richard J. Clancy, Raymond L. DeGennaro, George Einstoss, Peter J. Frumenti, Mary L. Humphreys, William E. Ready, Robert J. Sciutto.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,792 |
| Obligations of U.S. Gov't agencies, etc. | | 885 |
| Federal funds sold, etc. | | 700 |
| Loans (excluding unearned income) | 10,406 | |
| LESS: Reserve for possible loan losses | 6 | |
| Loans (net) | | 10,400 |
| Bank premises, furniture and fixtures | | 396 |
| Other assets | | 154 |
| **Total Assets** | | 14,327 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,184 |
| Time and savings deposits (IPC) | | 9,121 |
| Certified and officers checks | | 42 |
| Total Domestic Deposits | 10,347 | |
| Demand deposits | 1,226 | |
| Time and savings deposits | 9,121 | |
| **Total Domestic and Foreign Deposits** | | 10,347 |
| Other liabilities for borrowed money | | 59 |
| Other liabilities | | 30 |
| **Total Liabilities** | | 10,436 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,250 |
| Surplus | 2,250 |
| Undivided profits | -609 |
| **Total Equity Capital** | 3,891 |
| **Total Liabilities and Equity Capital** | 14,327 |

## Liberty National Bank

Established June 2, 1982

**7777 Center Avenue, Huntington Beach 92647** **Tel: (714) 895-2929**

Principal Officers: Philip S. Inglee, President & Chief Executive Officer; James D. Ott, Senior Vice President & Chief Financial Officer; Sharron Wages, Senior Vice President & Cashier; Gene L. Lesher, Senior Vice President Real Estate & Mortgage Financing; Richard Ganulin, Senior Vice President, Credit Administrator; Lawrence M. Kolson, Senior Vice President, Business Growth Financing.

Directors: Gaetano L. Belcore, James R. Butler, Jr., Alvin M. Coen, Charles E. Elerding, Jr., Don Hartfelder, Philip S. Inglee, Hedda Marosi, Robert W. Smiley, Richard W Wilbur, Gerald M. Williams.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 12,034 |
| U. S. Treasury securities | | 101 |
| Obligations of U.S. Gov't agencies, etc. | | 2,519 |
| Other bonds, notes, and debentures | | 150 |
| Federal funds sold, etc. | | 3,075 |
| Loans (excluding unearned income) | 32,634 | |
| LESS: Reserve for possible loan losses | 182 | |
| Loans (net) | | 32,452 |
| Bank premises, furniture and fixtures | | 1,271 |
| Other assets | | 1,639 |
| Total Assets | | 53,241 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 11,496 |
| Time and savings deposits (IPC) | | 33,932 |
| Deposits of U.S. Government | | 62 |
| Certified and officers checks | | 438 |
| Total Domestic Deposits | 45,928 | |
| Demand deposits | 11,996 | |
| Time and savings deposits | 33,932 | |
| Total Domestic and Foreign Deposits | | 45,928 |
| Federal funds purchased, etc. | | 1,035 |
| Other liabilities | | 1,418 |
| Total Liabilities | | 48,381 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,500 |
| Surplus | 2,493 |
| Undivided profits | -133 |
| Total Equity Capital | 4,860 |
| Total Liabilities and Equity Capital | 53,241 |

## Liberty National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 943 |
| Interest on balances with banks | 474 |
| Income on Federal funds sold | 208 |
| Interest and dividends on investments | 146 |
| Other operating income | 31 |
| Total operating income | 1,802 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 383 |
| Interest on deposits | 725 |
| Interest on Federal funds purchased and other borrowings | 100 |
| Occupancy and furniture and equipment expense | 219 |
| Provision for loan losses | 54 |
| Other operating expense | 319 |
| Total operating expense | 1,800 |
| NET OPERATING INCOME | 2 |
| Income before extraordinary items | 2 |
| Extraordinary charges (credits) | |
| NET INCOME | 2 |
| NET CHANGE IN CAPITAL | 2 |

## Lincoln National Bank

Established April 14, 1982

**14720 Ventura Boulevard, Sherman Oaks 91403 Tel: (213) 907-9122**

Principal Officers: John J. Keating, Chairman of the Board & Chief Executive Officer; Morris Danon, President; Louis P. D'Agostino, Executive Vice President.

Directors: Sheldon H. Cloobeck, Richard H. Close, Morris Danon, Melvin Gagerman, Steven C. Good, Herman Jacobs, Jeffrey F. Katzer, John J. Keating, Maurice David Nathanson, Charles J. Rotkin.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 9,703 |
| U. S. Treasury securities | | 2,001 |
| Obligations of U.S. Gov't agencies, etc. | | 3,090 |
| Other bonds, notes, and debentures | | 150 |
| Federal funds sold, etc. | | 8,025 |
| Loans (excluding unearned income) | 33,460 | |
| LESS: Reserve for possible loan losses | 245 | |
| Loans (net) | | 33,215 |
| Bank premises, furniture and fixtures | | 264 |
| Other assets | | 530 |
| Total Assets | | 56,978 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 13,031 |
| Time and savings deposits (IPC) | | 35,150 |
| Deposits of U.S. Government | | 2,316 |
| Deposits of commercial banks | | 1,202 |
| Certified and officers checks | | 226 |
| Total Domestic Deposits | 51,925 | |
| Demand deposits | 13,295 | |
| Time and savings deposits | 38,630 | |
| Total Domestic and Foreign Deposits | | 51,925 |
| Other liabilities | | 301 |
| Total Liabilities | | 52,226 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,365 |
| Surplus | 2,474 |
| Undivided profits | -87 |
| Total Equity Capital | 4,752 |
| Total Liabilities and Equity Capital | 56,978 |

Parent Company: Lincoln Bancorp.

## Lincoln National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,118 |
| Interest on balances with banks | 383 |
| Income on Federal funds sold | 456 |
| Interest and dividends on investments | 145 |
| Other operating income | 48 |
| Total operating income | 2,150 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 611 |
| Interest on deposits | 998 |
| Occupancy and furniture and equipment expense | 142 |
| Provision for loan losses | 200 |
| Other operating expense | 355 |
| Total operating expense | 2,306 |
| NET OPERATING INCOME | -156 |
| Income before extraordinary items | -156 |
| Extraordinary charges (credits) | |
| NET INCOME | -156 |
| Other increases (decreases) in capital | 205 |
| NET CHANGE IN CAPITAL | 49 |

## Los Angeles National Bank

**Incorporated August 8, 1972**

**715 South Flower St., Los Angeles 90017** **Tel: (213) 489-5620**

Principal Officers: James H. Quinn, Chairman of the Board & President; William B. Yap, Executive Vice President;John J. Hou, Assistant Secretary; Rudy R. Sumico, Assistant Cashier.

Directors: Charles T. Hung, James H. Quinn, Colin C. Simpson, William K. Sudo, Andrew Weng.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,400 |
| U. S. Treasury securities | | 6,580 |
| Obligations of U.S. Gov't agencies, etc. | | 1,100 |
| Other bonds, notes, and debentures | | 92 |
| Federal funds sold, etc. | | 4,220 |
| Loans (excluding unearned income) | 15,876 | |
| LESS: Reserve for possible loan losses | 347 | |
| Loans (net) | | 15,529 |
| Bank premises, furniture and fixtures | | 1,481 |
| Other assets | | 816 |
| Total Assets | | 35,218 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,723 |
| Time and savings deposits (IPC) | | 22,930 |
| Deposits of U.S. Government | | 61 |
| Deposits of States and municipalities | | 981 |
| Certified and officers checks | | 1,530 |
| Total Domestic Deposits | 31,225 | |
| Demand deposits | 7,965 | |
| Time and savings deposits | 23,260 | |
| Total Domestic and Foreign Deposits | | 31,225 |
| Other liabilities | | 868 |
| Total Liabilities | | 32,093 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,046 |
| Surplus | 1,034 |
| Undivided profits | 45 |
| Total Equity Capital | 3,125 |
| Total Liabilities and Equity Capital | 35,218 |

Branch office: Los Angeles.

## Los Angeles National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,067 |
| Interest on balances with banks | 71 |
| Income on Federal funds sold | 424 |
| Interest and dividends on investments | 381 |
| Other operating income | 123 |
| Total operating income | 2,066 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 629 |
| Interest on deposits | 936 |
| Interest on Federal funds purchased and other borrowings | 8 |
| Occupancy and furniture and equipment expense | 255 |
| Provision for loan losses | 170 |
| Other operating expense | 443 |
| Total operating expense | 2,441 |
| NET OPERATING INCOME | -375 |
| Income before extraordinary items | -375 |
| Net securities gains (losses) | 54 |
| Extraordinary charges (credits) | |
| NET INCOME | -321 |
| Other increases (decreases) in capital | 644 |
| Cash dividends paid | 3 |
| NET CHANGE IN CAPITAL | 320 |

## Marine National Bank

Established July 13, 1981

3330 So. Harbor Blvd., Santa Ana 92704 Tel: (714) 754-6544

Principal Officers: Donald A. Miller, President; John P. Binaski, Jr., Executive Vice President; Larry Agle, Senior Vice President & Chief Financial Officer; Barbara B. Kamm, Senior Vice President; E.R. Berends, Jr., David F. Popp, Kenneth E. Ray, Vice Presidents; Karel Garrison, Cashier.

Directors: Dann V. Angeloff, John P. Binaski, John L. Cashion, Dr. James L. Cavanaugh, Dirk C. Eldredge, William P. Ficker, Robert M. Hixson, Jr., Alan J. Jacobs, Donald A. Miller, Herbert L. Porter, Larry T. Smith, Ygal Sonenshine, Thomas C. Wolff.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 7,194 |
| Obligations of U.S. Gov't agencies, etc. | | 2,505 |
| Other bonds, notes, and debentures | | 180 |
| Federal funds sold, etc. | | 4,101 |
| Loans (excluding unearned income) | 19,482 | |
| LESS: Reserve for possible loan losses | 186 | |
| Loans (net) | | 19,296 |
| Direct lease financing | | 245 |
| Bank premises, furniture and fixtures | | 707 |
| Other real estate owned | | 895 |
| Other assets | | 646 |
| Total Assets | | 35,769 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,118 |
| Time and savings deposits (IPC) | | 19,896 |
| Deposits of U.S. Government | | 9 |
| Deposits of States and municipalities | | 200 |
| Deposits of commercial banks | | 5 |
| Certified and officers checks | | 2,174 |
| Total Domestic Deposits | 29,487 | |
| Demand deposits | 9,391 | |
| Time and savings deposits | 20,096 | |
| Total Domestic and Foreign Deposits | | 29,487 |
| Federal funds purchased, etc. | | 1 |
| Other liabilities | | 291 |
| Total Liabilities | | 29,779 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,000 |
| Surplus | 2,982 |
| Undivided profits | 8 |
| Total Equity Capital | 5,990 |
| Total Liabilities and Equity Capital | 35,769 |

## Marine National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,170 |
| Interest on balances with banks | 206 |
| Income on Federal funds sold | 441 |
| Interest and dividends on investments | 167 |
| Income from direct lease financing | 27 |
| Other operating income | 43 |
| Total operating income | 3,054 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 578 |
| Interest on deposits | 1,374 |
| Interest on Federal funds purchased and other borrowings | 4 |
| Occupancy and furniture and equipment expense | 268 |
| Provision for loan losses | 102 |
| Other operating expense | 53 |
| Total operating expense | 2,862 |
| NET OPERATING INCOME | 192 |
| Applicable income taxes | 24 |
| Income before extraordinary items | 168 |
| Net securities gains (losses) | 11 |
| Extraordinary charges (credits) | |
| NET INCOME | 179 |
| NET CHANGE IN CAPITAL | 179 |

## Mariners Bank, National Association

Established October 6, 1982

111 Calle de Industrias, San Clemente 92672 Tel: (714) 498-9600

Principal officers: Richard Korsgaard, President & Chief Executive Officer; Richard J. O'Malley, Senior Vice President & Senior Loan Officer; Irma J. Carel, Vice President & Cashier.

Directors: Dwayne H. Berger, Anthony R. Di Giovanni, James M. Holbert, William G. Kearns, Richard Korsgaard.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 585 |
| U. S. Treasury securities | | 124 |
| Obligations of U.S. Gov't agencies, etc. | | 851 |
| Other bonds, notes, and debentures | | 60 |
| Federal funds sold, etc. | | 400 |
| Loans (excluding unearned income) | 7,387 | |
| LESS: Reserve for possible loan losses | 27 | |
| Loans (net) | | 7,360 |
| Bank premises, furniture and fixtures | | 432 |
| Other assets | | 153 |
| **Total Assets** | | 9,965 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 616 |
| Time and savings deposits (IPC) | | 6,619 |
| Deposits of U.S. Government | | 3 |
| Deposits of States and municipalities | | 788 |
| Certified and officers checks | | 238 |
| Total Domestic Deposits | 8,264 | |
| Demand deposits | 857 | |
| Time and savings deposits | 7,407 | |
| **Total Domestic and Foreign Deposits** | | 8,264 |
| Other liabiities | | 79 |
| **Total Liabilities** | | 8,343 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,000 |
| Surplus | 1,000 |
| Undivided profits | -378 |
| **Total Equity Capital** | 1,622 |
| **Total Liabilities and Equity Capital** | 9,965 |

Parent company: Cal Coast Bancorp.

## Mariners Bank, National Association —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 73 |
| Interest on balances with banks | 4 |
| Income on Federal funds sold | 32 |
| Interest and dividends on investments | 11 |
| Other operating income | 2 |
| Total operating income | 122 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 80 |
| Interest on deposits | 56 |
| Interest on Federal funds purchased and other borrowings | 2 |
| Occupancy and furniture and equipment expense | 41 |
| Provision for loan losses | 3 |
| Other operating expense | 67 |
| Total operating expense | 249 |
| NET OPERATING INCOME | -127 |
| Income before extraordinary items | -127 |
| Extraordinary charges (credits) | |
| NET INCOME | -127 |
| Other increases (decreases) in capital | 1,856 |
| NET CHANGE IN CAPITAL | 1,729 |

## Mechanics National Bank

**Incorporated February 4, 1965**

**16250 Gundry Ave., Paramount 90273** **Tel: (213) 531-6384**

Principal Officers: Albert N. Greenfield, Chairman of the Board; Vito J. Guarino, Jr., President; L.D. Fredman, David Schneider, Executive Vice President; Paul Galvez, Senior Vice President & Chief Financial Officer.

Directors: Warren H. Ashmann, Albert N. Greenfield, Dr. Jon B. Greenfield, Margaret Hart, Stanley Kusberg, King S. Luk, Robert A. Pierce, Frank R. Randall.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 21,270 |
| U. S. Treasury securities | | 3,834 |
| Obligations of U.S. Gov't agencies, etc. | | 677 |
| Obligations of States and political subdivisions | | 8,384 |
| Corporate stock | | 259 |
| Federal funds sold, etc. | | 2,000 |
| Loans (excluding unearned income) | 73,048 | |
| LESS: Reserve for possible loan losses | 870 | |
| Loans (net) | | 72,178 |
| Bank premises, furniture and fixtures | | 3,100 |
| Other real estate owned | | 7,630 |
| Other assets | | 4,117 |
| **Total Assets** | | 123,449 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 44,539 |
| Time and savings deposits (IPC) | | 59,831 |
| Deposits of U.S. Government | | 1,350 |
| Deposits of States and municipalities | | 2,952 |
| Certified and officers checks | | 2,759 |
| Total Domestic Deposits | 111,431 | |
| Demand deposits | 47,959 | |
| Time and savings deposits | 63,472 | |
| **Total Domestic and Foreign Deposits** | | 111,431 |
| Federal funds purchased, etc. | | 180 |
| Mortgage indebtedness | | 866 |
| Other liabilities | | 2,214 |
| **Total Liabilities** | | 114,691 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,460 |
| Surplus | 1,512 |
| Undivided profits | 5,786 |
| **Total Equity Capital** | 8,758 |
| **Total Liabilities and Equity Capital** | 123,449 |

Subsidiary: Mechanics National Mortgage Corp.
Branch offices (8): Bell, Brea, Cudahy, Downey, Encino, Huntington Park, Mira Loma, Upland.

## Mechanics National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 16,218 |
| Interest on balances with banks | 320 |
| Income on Federal funds sold | 492 |
| Interest and dividends on investments | 1,430 |
| Other operating income | 1,320 |
| Total operating income | 19,780 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 4,859 |
| Interest on deposits | 9,577 |
| Interest on Federal funds purchased and other borrowings | 366 |
| Occupancy and furniture and equipment expense | 1,271 |
| Provision for loan losses | 1,193 |
| Other operating expense | 3,136 |
| Total operating expense | 20,402 |
| NET OPERATING INCOME | -622 |
| Applicable income taxes | -817 |
| Income before extraordinary items | 195 |
| Net securities gains (losses) | 26 |
| Extraordinary charges (credits) | |
| NET INCOME | 221 |
| Other increases (decreases) in capital | 54 |
| NET CHANGE IN CAPITAL | 272 |

## Mercantile National Bank

Established March 22, 1982

10100 Santa Monica Boulevard, Los Angeles 90067 Tel: (213) 277-BANK

Principal Officers: Terry Tomich, President & Chief Executive Officer; Cam McConnell, Senior Vice President & Chief Financial Officer; Douglas A. Pearson, Senior Vice President; Deborah A. Marsten, Vice President & Cashier; Jacques G. Naffas, Vice President, International Division; Carl C. Maier, Vice President & Controller; Marge Klugman, Vice President, Escrow; Michael G. Green, David McCaffrey, Vice Presidents , Lending.

Directors: Edward R. Broida. Peter de Krassel, Arpad Domyan, Royle Launcey Freund, Alan Grahm, Donald A. Hicks, David V. arney, Howard P. Ladd, Sanford C. Sigoloff, Jerry Simms, Robert E. Thomson, Terry Tomich, J. Sidney Webb, Werner F. Wolfen.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 13,929 |
| U. S. Treasury securities | | 2,989 |
| Obligations of U.S. Gov't agencies, etc. | | 1,613 |
| Obligations of States and political subdivisions | | 3,049 |
| Other bonds, notes, and debentures | | 450 |
| Federal funds sold, etc. | | 10,883 |
| Loans (excluding unearned income) | 32,847 | |
| LESS: Reserve for possible loan losses | 243 | |
| Loans (net) | | 32,604 |
| Bank premises, furniture and fixtures | | 521 |
| Other assets | | 938 |
| Total Assets | | 66,976 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,729 |
| Time and savings deposits (IPC) | | 35,567 |
| Deposits of States and municipalities | | 400 |
| Deposits of commercial banks | | 200 |
| Certified and officers checks | | 669 |
| Total Domestic Deposits | 44,565 | |
| Demand deposits | 8,398 | |
| Time and savings deposits | 36,167 | |
| Total Domestic and Foreign Deposits | | 44,565 |
| Federal funds purchased, etc. | | 6,374 |
| Other liabilities | | 845 |
| Total Liabilities | | 51,784 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 7,523 |
| Surplus | | 7,474 |
| Undivided profits | | 195 |
| Total Equity Capital | | 15,192 |
| Totl Liabilities and Equity Capital | | 66,976 |

## Mercantile National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,503 |
| Interest on balances with banks | 998 |
| Income on Federal funds sold | 396 |
| Interest and dividends on investments | 865 |
| Other operating income | 86 |
| Total operating income | 3,848 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 910 |
| Interest on deposits | 1,330 |
| Interest on Federal funds purchased and other borrowings | 184 |
| Occupancy and furniture and equipment expense | 360 |
| Provision for loan losses | 211 |
| Other operating expense | 724 |
| Total operating expense | 3,719 |
| NET OPERATING INCOME | 129 |
| Applicable income taxes | 2 |
| Income before extraordinary items | 127 |
| Net securities gains (losses) | 332 |
| Extraordinary charges (credits) | |
| NET INCOME | 459 |
| NET CHANGE IN CAPITAL | 459 |

## The Merchants National Bank of Sacramento

Incorporated November 1920

1015 - 7th St., Sacramento 95814 Tel: (916) 442-3883

Principal Officers: T. M. Bolton, Jr., President; L. Faivre, Executive Vice President; Norma J. Gilmore, H.H. Robinson, Jr., Vice Presidents; R. G. Aalgaard, Cashier; Stephen A. Meyers, Shirley M. Planchon, Assistant Cashier.

Directors: Roberta R. Bolton, T. M Bolton Jr., Frank L. Bronner, Jr., Joe E. Green, Jr., C. P. Inderkum, Jr., Grace I. Robinson, H. H. Robinson, Jr.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,811 |
| U. S. Treasury securities | | 16,67 |
| Obligations of U.S. Gov't agencies, etc. | | 2,300 |
| Obligations of States and political subdivisions | | 2,680 |
| Other bonds, notes, and debentures | | 37 |
| Federal funds sold, etc. | | 5,900 |
| Loans (excluding unearned income) | 10,704 | |
| LESS: Reserve for possible loan losses | 83 | |
| Loans (net) | | 10,621 |
| Bank premises, furniture and fixtures | | 266 |
| Other assets | | 397 |
| Total Assets | | 40,684 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,928 |
| Time and savings deposits (IPC) | | 26,897 |
| Deposits of U.S. Government | | 2 |
| Deposits of States and municipalities | | 1,000 |
| Deposits of commercial banks | | 1 |
| Certified and officers checks | | 136 |
| Total Domestic Deposits | 33,964 | |
| Demand deposits | 6,067 | |
| Time and savings deposits | 27,897 | |
| Total Domestic and Foreign Deposits | | 33,964 |
| Other liabilities | | 350 |
| Total Liabilities | | 34,314 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 250 |
| Surplus | 1,000 |
| Undivided profits | 5,120 |
| Total Equity Capital | 6,370 |
| Total Liabilities and Equity Capital | 40,684 |

## The Merchants National Bank of Sacramento —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,298 |
| Income on Federal funds sold | 294 |
| Interest and dividends on investments | 2,493 |
| Other operating income | 25 |
| Total operating income | 4,110 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 730 |
| Interest on deposits | 1,812 |
| Occupancy and furniture and equipment expense | 43 |
| Other operating expense | 273 |
| Total operating expense | 2,858 |
| NET OPERATING INCOME | 1,252 |
| Applicable income taxes | 550 |
| Income before extraordinary items | 702 |
| Net securities gains (losses) | -56 |
| Extraordinary charges (credits) | |
| NET INCOME | 646 |
| Cash dividends paid | 85 |
| NET CHANGE IN CAPITAL | 561 |

## Meridian National Bank

Established June 29, 1978

**61 Chilpancingo Parkway, Pleasant Hill 94523 Tel: (415) 827-0445**

Principal Officers: Gary C. Byrne, Chairman of the Board; E. J. Van Laanen, President & Chief Executive Officer; Michael R. Sanford, Executive Vice President & Credit Administrator.

Directors: Henricus P. Beekwilder, Eric Berger, Gary C. Byrne, H. C. Elliott, Harry C. Elliot III, Doyle D. Heaton, J. Wilson McAfee, John C. Mendel, Margaret M. Nielsen, Virginia H. Snow, E. J. Van Laanen.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,075 |
| U. S. Treasury securities | | 35 |
| Obligations of U.S. Gov't agencies, etc. | | 13,273 |
| Other bonds, notes, and debentures | | 172 |
| Federal funds sold, etc. | | 1,425 |
| Loans (excluding unearned income) | 35,933 | |
| LESS: Reserve for possible loan losses | 277 | |
| Loans (net) | | 35,656 |
| Direct lease financing | | 241 |
| Bank premises, furniture and fixtures | | 899 |
| Other real estate owned | | 25 |
| Other assets | | 2,297 |
| Total Assets | | 58,408 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 9,525 |
| Time and savings deposits (IPC) | | 37,934 |
| Deposits of U.S. Government | | 192 |
| Deposits of States and municipalities | | 1,700 |
| Deposits of commercial banks | | 171 |
| Certified and officers checks | | 1,372 |
| Total Domestic Deposits | 50,894 | |
| Demand deposits | 11,260 | |
| Time and savings deposits | 39,634 | |
| Total Domestic and Foreign Deposits | | 50,894 |
| Federal funds purchased, etc. | | 35 |
| Mortgage indebtedness | | 51 |
| Other liabilities | | 1,442 |
| Total Liabilities | | 52,422 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,569 |
| Surplus | | 3,216 |
| Undivided profits | | 201 |
| Total Equity Capital | | 5,986 |
| Total Liabilities and Equity Capital | | 58,408 |

Parent company: Meridian Bancorp.
Branch offices (2): Pleasant Hill, Sacramento.

## Meridian National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,948 |
| Interest on balances with banks | 555 |
| Income on Federal funds sold | 299 |
| Interest and dividends on investments | 312 |
| Income from direct lease financing | 16 |
| Other operating income | 194 |
| Total operating income | 4,324 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,010 |
| Interest on deposits | 2,021 |
| Interest on Federal funds purchased and other borrowings | 69 |
| Occupancy and furniture and equipment expense | 484 |
| Provision for loan losses | 114 |
| Other operating expense | 590 |
| Total operating expense | 4,288 |
| NET OPERATING INCOME | 36 |
| Income before extraordinary items | 36 |
| Extraordinary charges (credits) | |
| NET INCOME | 36 |
| Other increases (decreases) in capital | 67 |
| NET CHANGE IN CAPITAL | 103 |

## Metrobank, N.A.

Incorporated March 17, 1978

10900 Wilshire Blvd., Los Angeles 90024 Tel: (213) 824-5700

Principal Officers: David L. Buell, Chairman of the Board & Chief Executive Officer; Robert P. Bulseco, Executive Vice President-Cashier; Cathy Allen, President, South Bay Region; Frank McGovern, President, Orange County Region; James Salin, President, Los Angeles Region; Robert Robie, Executive Vice President, Loan Administration; Sharon L. Canup, Vice President & Corporate Secretary.

Directors: David Buell, Richard Butler, Peter Caloyeras, Seymour Carr, Dorothy Castro, Michael A. Heaman, James Hobson, Robert Mayer, Laurence Smead, John Stephens, Wallace Won.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 31,839 |
| U. S. Treasury securities | | 5,550 |
| Obligations of U.S. Gov't agencies, etc. | | 26,416 |
| Obligations of States and political subdivisions | | 2,683 |
| Other bonds, notes, and debentures | | 100 |
| Corporate stock | | 287 |
| Federal funds sold, etc. | | 50,900 |
| Loans (excluding unearned income) | 106,755 | |
| LESS: Reserve for possible loan losses | 1,055 | |
| Loans (net) | | 105,700 |
| Direct lease financing | | 291 |
| Bank premises, furniture and fixtures | | 3,273 |
| Other real estate owned | | 1,572 |
| Other assets | | 4,36 |
| Total Assets | | 232,976 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 99,100 |
| Time and savings deposits (IPC) | | 101,196 |
| Deposits of U.S. Government | | 452 |
| Certified and officers checks | | 2,704 |
| Total Domestic Deposits | 203,452 | |
| Demand deposits | 102,256 | |
| Time and savings deposits | 101,196 | |
| Total Domestic and Foreign Deposits | | 203,452 |
| Federal funds purchased, etc. | | 15,212 |
| Mortgage indebtedness | | 29 |
| Other liabilities | | 2,006 |
| Total Liabilities | | 220,699 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,105 |
| Surplus | 6,464 |
| Undivided profits | 2,708 |
| Total Equity Capital | 12,277 |
| Total Liabilities and Equity Capital | 232,976 |

Branch offices(2): Newport Beach, Torrance.

## Metrobank, N.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 12,238 |
| Income on Federal funds sold | 396 |
| Interest and dividends on investments | 1,989 |
| Income from direct lease financing | 40 |
| Other operating income | 239 |
| Total operating income | 14,902 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 3,100 |
| Interest on deposits | 5,398 |
| Interest on Federal funds purchased and other borrowings | 971 |
| Occupancy and furniture and equipment expense | 1,256 |
| Provision for loan losses | 708 |
| Other operating expense | 2,840 |
| Total operating expense | 14,273 |
| NET OPERATING INCOME | 629 |
| Applicable income taxes | 230 |
| Income before extraordinary items | 399 |
| Net securities gains (losses) | 443 |
| Extraordinary charges (credits) | |
| NET INCOME | 842 |
| Other increases (decreases) in capital | 4,518 |
| NET CHANGE IN CAPITAL | 5,360 |

## Mid-Cities National Bank

Established February 15, 1983

9025 E. Artesia Blvd., Bellflower 90706 Tel: (213) 804-2555

Principal officers: David R. Hornberger, President & Chief Executive Officer; Richard W. Cummings, Vice President & Cashier; Marianne Ong, Controller; Marjorie Anderson, Assistant Vice President, Real Estate; Mercedes Chavez, Loan Officer.

Directors: Tuny Bosch, George Keulen, Albert Levy, M.D., Vernon Ligtenberg, J. Luster, David Menkes, Gary Morse, George Rohrer, John Wybenga.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,998 |
| U. S. Treasury securities | | 497 |
| Obligations of U.S. Gov't agencies, etc. | | 208 |
| Other bonds, notes, and debentures | | 75 |
| Federal funds sold, etc. | | 600 |
| Loans (excluding unearned income) | 3,563 | |
| LESS: Reserve for possible loan losses | 4 | |
| Loans (net) | | 3,559 |
| Direct lease financing | | 629 |
| Bank premises, furniture and fixtures | | 682 |
| Other assets | | 161 |
| Total Assets | | 9,409 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 907 |
| Time and savings deposits (IPC) | | 5,853 |
| Deposits of States and municipalities | | 100 |
| Deposits of commercial banks | | 14 |
| Certified and officers checks | | 300 |
| Total Domestic Deposits | 7,174 | |
| Demand deposits | 1,221 | |
| Time and savings deposits | 5,953 | |
| Total Domestic and Foreign Deposits | | 7,174 |
| Other liabilities | | 53 |
| Total Liabilities | | 7,227 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,250 |
| Surplus | 1,234 |
| Undivided profits | -302 |
| Total Equity Capital | 2,182 |
| Total Liabilities and Equity Capital | 9,409 |

## Mid City Bank, National Association

Incorporated August 19, 1982

2142 W. Olympic Blvd., Los Angeles 90006 Tel: (213) 388-5567

Principal officers: Marven E. Whitham, President; Richard L. Ball, Senior Vice President & Cashier; Stephen J. Suhler, Vice President & Senior Loan Officer; Sang In Lee, Vice President, Marketing; Cindy Kirschner, Assistant Vice President & Operations Manager.

Directors: Ki Saing Bai, Richard L. Ball, Leon Elster, Dr. Mark S. Kahn, O.K. Kim, Herbert A. Lampart, Frank Lee, Jess C. Lopez, David Suh, Stuart Weinstein, Marven E. Whitham, A. Charles Wilson, Bennett Wolf, Jack Zagha.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 4,643 |
| Other bonds, notes, and debentures | | 107 |
| Federal funds sold, etc. | | 660 |
| Loans (excluding unearned income) | 1,214 | |
| LESS: Reserve for possible loan losses | 12 | |
| Loans (net) | | 1,202 |
| Bank premises, furniture and fixtures | | 561 |
| Other assets | | 34 |
| Total Assets | | 7,207 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 3,024 |
| Time and savings deposits (IPC) | | 936 |
| Deposits of U.S. Government | | 9 |
| Deposits of commercial banks | | 7 |
| Certified and officers checks | | 28 |
| Total Domestic Deposits | 4,004 | |
| Demand deposits | 3,061 | |
| Time and savings deposits | 943 | |
| Total Domestic and Foreign Deposits | | 4,004 |
| Other liabilities | | 38 |
| Total Liabilities | | 4,042 |
| **EQUITY CAPITAL** | | |
| Common stock | | 3,500 |
| Surplus | | -169 |
| Undivided profits | | -166 |
| Total Equity Capital | | 3,165 |
| Total Liabilities and Equity Capital | | 7,207 |

Parent company: Mid City Bancorp.

## Mineral King National Bank

Established August 2, 1982

701 West Main, Visalia 93279 Tel: (209) 627-6920

Principal officers: Philip C. Crouse, President; John S. Hendon, Vice President & Senior Lending Officer; Donald A. Gilles, Jr., Vice President & Chief Financial Officer.

Directors: William A. Benneyan, Philip Crouse, Vincent Dungan, M.D., Franklin Gindick, Lloyd L. Hicks, Clarence H. Hill, Marion P. Kimble, V. Eugene Ross, Richard F. Salmon, Richard L. Schafer, Donald P. Sharp, Raymond V. Smith, Roy Y. Sumida.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,802 |
| U. S. Treasury securities | | 102 |
| Other bonds, notes, and debentures | | 138 |
| Federal funds sold, etc. | | 1,400 |
| Loans (excluding unearned income) | 8,613 | |
| LESS: Reserve for possible loan losses | 45 | |
| Loans (net) | | 8,568 |
| Bank premises, furniture and fixtures | | 722 |
| Other assets | | 134 |
| **Total Assets** | | 17,866 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,349 |
| Time and savings deposits (IPC) | | 10,890 |
| Deposits of States and municipalities | | 222 |
| Certified and officers checks | | 720 |
| Total Domestic Deposits | 13,181 | |
| Demand deposits | 2,083 | |
| Time and savings deposits | 11,098 | |
| **Total Domestic and Foreign Deposits** | | 3,181 |
| Other liabilities | | 76 |
| **Total Liabilities** | | 13,257 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,305 |
| Surplus | 2,282 |
| Undivided profits | 22 |
| **Total Equity Capital** | 4,609 |
| **Total Liabilities and Equity Capital** | 17,866 |

## Mineral King National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 272 |
| Interest on balances with banks | 16 |
| Income on Federal funds sold | 54 |
| Interest and dividends on investments | 4 |
| Other operating income | 5 |
| Total operating income | 351 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 90 |
| Interest on deposits | 106 |
| Occupancy and furniture and equipment expense | 64 |
| Provision for loan losses | 15 |
| Other operating expense | 60 |
| Total operating expense | 335 |
| NET OPERATING INCOME | 16 |
| Income before extraordinary items | 16 |
| Extraordinary charges (credits) | |
| NET INCOME | 16 |
| Other increases (decreases) in capital | -102 |
| NET CHANGE IN CAPITAL | -86 |

## Mission National Bank

Established February 16, 1982

3060-16th Street, San Francisco 94103 Tel: (415) 826-3627

Principal Officers: E. Barrera, President and Chief Executive Officer; Donald H. Soman, Vice President and Chief Financial Officer; J. Finan, Vice President and Senior Loan Officer; K. Mercer, Operations Officer; Carlos Garcia, Internal Auditor.

Directors: E. Barrera, X.O. Barrios, M.D., Jack M. Broder, Jeannette O. Brown, Anthony Charles Ferrigno, Jess Hernandez, Leonilo L. Malabed, M.D., C. Mackey y Salazar, Emilio R. Nicolas, Jr., Vicente S. Vizcaino, M.D.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,983 |
| U. S. Treasury securities | | 2,211 |
| Obligations of U.S. Gov't agencies, etc. | | 499 |
| Other bonds, notes, and debentures | | 106 |
| Federal funds sold, etc. | | 562 |
| Loans (excluding unearned income) | 7,473 | |
| LESS: Reserve for possible loan losses | 29 | |
| Loans (net) | | 7,444 |
| Bank premises, furniture and fixtures | | 1,386 |
| Other assets | | 291 |
| **Total Assets** | | 14,482 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,619 |
| Time and savings deposits (IPC) | | 7,185 |
| Deposits of U.S. Government | | 10 |
| Deposits of States and municipalities | | 1,000 |
| Deposits of commercial banks | | 1 |
| Certified and officers checks | | 231 |
| Total Domestic Deposits | 11,046 | |
| Demand deposits | 2,861 | |
| Time and savings deposits | 8,185 | |
| **Total Domestic and Foreign Deposits** | | 11,046 |
| Federal funds purchased, etc. | | 5 |
| Other liabilities | | 58 |
| **Total Liabilities** | | 11,109 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,764 |
| Surplus | 1,764 |
| Undivided profits | -155 |
| **Total Equity Capital** | 3,373 |
| **Total Liabilities and Equity Capital** | 14,482 |

## Mission National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 501 |
| Interest on balances with banks | 84 |
| Income on Federal funds sold | 146 |
| Interest and dividends on investments | 152 |
| Other operating income | 31 |
| Total operating income | 914 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 346 |
| Interest on deposits | 293 |
| Interest on Federal funds purchased and other borrowings | 7 |
| Occupancy and furniture and equipment expense | 97 |
| Provision for loan losses | 20 |
| Other operating expense | 193 |
| Total operating expense | 956 |
| NET OPERATING INCOME | -42 |
| Income before extraordinary items | -42 |
| Extraordinary charges (credits) | |
| NET INCOME | -42 |
| Other increases (decreases) in capital | 3,397 |
| NET CHANGE IN CAPITAL | 3,355 |

## Mission Valley Bank, N.A.

Incorporated April 8, 1983

**501 Avenida de la Estrella, San Clemente 92672** **Tel: (714) 492-0411**

Principal officers: William H. Reedy, President & Chief Executive Officer; Joel D. Perlin, Vice President & Cashier; Rudy M. Pelleriti, Assistant Vice President & Loan Officer.

Directors: John F. Debs, D.D.S., Ed Deeb, D.D.S., John R. Gorny, M.D., Sidney Hendrix, Heather B. Lindsay, Stewart S. Mortensen, Thomas J. O'Keefe, Frank Palcsik, Bill H. Reedy, William E. Stevenson, Bill Walker.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,166 |
| Other bonds, notes, and debentures | | 69 |
| Federal funds sold, etc. | | 1,250 |
| Loans (excluding unearned income) | | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | |
| Bank premises, furniture and fixtures | | 230 |
| Other assets | | 29 |
| Total Assets | | 3,744 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 67 |
| Time and savings deposits (IPC) | | 963 |
| Certified and officers checks | | 600 |
| Total Domestic Deposits | 1,630 | |
| Demand deposits | 667 | |
| Time and savings deposits | 963 | |
| Total Domestic and Foreign Deposits | | 1,630 |
| Other liabilities | | 1 |
| Total Liabilities | | 1,631 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,150 |
| Surplus | | 1,135 |
| Undivided profits | | -172 |
| Total Equity Capital | | 2,113 |
| Total Liabilities and Equity Capital | | 3,744 |

## Mission Viejo National Bank

Established June 4, 1981

27001 La Paz Road, Mission Viejo 92691 Tel: (714) 770-9000

Principal Officers: R. P. Feldmiller, President and Chief Executive Officer; Wm. T. Devan, Executive Vice President and Cashier; John M. Spencer, Vice President and Senior Loan Officer; Paul D. Barnes, Vice President Real Estate, Mortgage Division; Timothy E. Watson, Vice President, Marketing & Business Development.

Directors: Frank D. Wood, Jack Barnes, Edward K. Bartelt, Lenore Chartier, Ronald P. Cordes, R. P. Feldmiller, Kendal P. Svedeen, Dale R. Wilson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,835 |
| Obligations of U.S. Gov't agencies, etc. | | 1,115 |
| Obligations of States and political subdivisions | | 998 |
| Other bonds, notes, and debentures | | 84 |
| Federal funds sold, etc. | | 1,400 |
| Loans (excluding unearned income) | 21,755 | |
| LESS: Reserve for possible loan losses | 163 | |
| Loans (net) | | 21,592 |
| Direct lease financing | | 1,232 |
| Bank premises, furniture and fixtures | | 342 |
| Other real estate owned | | 347 |
| Other assets | | 587 |
| Total Assets | | 32,532 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 8,161 |
| Time and savings deposits (IPC) | | 20,103 |
| Deposits of U.S. Government | | 18 |
| Deposits of States and municipalities | | 12 |
| Certified and officers checks | | 758 |
| Total Domestic Deposits | 29,052 | |
| Demand deposits | 8,937 | |
| Time and savings deposits | 20,115 | |
| Total Domestic and Foreign Deposits | | 29,052 |
| Other liabilities | | 258 |
| Total Liabilities | | 29,310 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,413 |
| Surplus | 1,402 |
| Undivided profits | 407 |
| Total Equity Capital | 3,222 |
| Total Liabilities and Equity Capital | 32,532 |

## Mission Viejo National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,677 |
| Interest on balances with banks | 214 |
| Income on Federal funds sold | 405 |
| Interest and dividends on investments | 214 |
| Income from direct lease financing | 121 |
| Other operating income | 99 |
| Total operating income | 2,730 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 656 |
| Interest on deposits | 1,164 |
| Interest on Federal funds purchased and other borrowings | 41 |
| Occupancy and furniture and equipment expense | 157 |
| Provision for loan losses | 82 |
| Other operating expense | 43 |
| Total operating expense | 2,534 |
| NET OPERATING INCOME | 196 |
| Applicable income taxes | 23 |
| Income before extraordinary items | 173 |
| Net securities gains (losses) | 83 |
| Extraordinary charges (credits) | |
| NET INCOME | 256 |
| NET CHANGE IN CAPITAL | 256 |

## Napa National Bank

Established July 27, 1982

1500 Third Street, Napa 94559 Tel: (707) 257-2440

Principal officers: Alan G. Tait, President & Chief Executive Officer; Monica Erickson, Vice President & Cashier; A. Al Johnson, First Vice President.

Directors: Alvin Lee Block, M.D., Charles A. Carpy, Tate Coulthard, William L. Dommerich, Walter J. Fogarty, Jr., Lorraine Kongsgaard, C. Richard Memon, Donald R. Schmitt, Henry M. Wigger, John H. Wright.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 1,990 |
| Obligations of U.S. Gov't agencies, etc. | | 400 |
| Other bonds, notes, and debentures | | 120 |
| Federal funds sold, etc. | | 1,300 |
| Loans (excluding unearned income) | 7,081 | |
| LESS: Reserve for possible loan losses | 21 | |
| Loans (net) | | 7,060 |
| Bank premises, furniture and fixtures | | 210 |
| Other assets | | 99 |
| Total Assets | | 11,179 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 942 |
| Time and savings deposits (IPC) | | 5,693 |
| Deposits of States and municipalities | | 100 |
| Deposits of commercial banks | | 2 |
| Certified and officers checks | | 379 |
| Total Domestic Deposits | 7,116 | |
| Demand deposits | 1,323 | |
| Time and savings deposits | 5,793 | |
| Total Domestic and Foreign Deposits | | 7,116 |
| Federal funds purchased, etc. | | 62 |
| Other liabilities | | 57 |
| Total Liabilities | | 7,235 |
| **EQUITY CAPITAL** | | |
| Common stock | | 2,000 |
| Surplus | | 2,000 |
| Undivided profits | | -56 |
| Total Equity Capital | | 3,944 |
| Total Liabilities and Equity Capital | | 11,179 |

Parent company: Napa National Bancorp.
Subsidiary: Napa National Leasing Corporation.

## Napa National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 137 |
| Interest on balances with banks | 59 |
| Income on Federal funds sold | 109 |
| Interest and dividends on investments | 18 |
| Other operating income | 1 |
| Total operating income | 324 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 121 |
| Interest on deposits | 86 |
| Interest on Federal funds purchased and other borrowings | 4 |
| Occupancy and furniture and equipment expense | 56 |
| Provision for loan losses | 7 |
| Other operating expense | 43 |
| Total operating expense | 317 |
| NET OPERATING INCOME | 7 |
| Income before extraordinary items | 7 |
| Extraordinary charges (credits) | |
| NET INCOME | 7 |
| NET CHANGE IN CAPITAL | 7 |

# National Bank of California

Established October 19, 1982

117 No. La Cienega Blvd., Los Angeles 90048 Tel: (213) 659-9681

Principal officers: Barry W. Uzel, President & Chief Executive Officer; Gerald A. Burkhart, Senior Vice President, Cashier and Chief Financial Officer; Norman M. Bodenstein, Senior Vice President; Leonard J. Ihle, Senior Vice President, Credit Administrator; John A. Podlesni, Vice President, Operations Officer; Leo J. Forgette, Michel Mansoor, Vice Presidents.

Directors: Stanley Z. Diller, Daniel L. Dworsky, Jerald Friedman, Joseph Klein, Joseph K. Kornwasser, Mark Lainer, Alfred E. Landolph, Louis B. Schoen, Stanley I. Treitel, Barry W. Uzel

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,945 |
| U. S. Treasury securities | | 92 |
| Obligations of U.S. Gov't agencies, etc. | | 100 |
| Other bonds, notes, and debentures | | 180 |
| Federal funds sold, etc. | | 2,000 |
| Loans (excluding unearned income) | 21,634 | |
| LESS: Reserve for possible loan losses | 74 | |
| Loans (net) | | 21,560 |
| Bank premises, furniture and fixtures | | 997 |
| Other assets | | 266 |
| **Total Assets** | | 28,140 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 8,903 |
| Time and savings deposits (IPC) | | 12,993 |
| Deposits of U.S. Government | | 152 |
| Certified and officers checks | | 568 |
| Total Domestic Deposits | 22,616 | |
| Demand deposits | 4,251 | |
| Time and savings deposits | 18,365 | |
| **Total Domestic and Foreign Deposits** | | 22,616 |
| Other liabilities | | 88 |
| **Total Liabilities** | | 22,704 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,000 |
| Surplus | 2,932 |
| Undivided profits | -496 |
| **Total Equity Capital** | 5,436 |
| **Total Liabilities and Equity Capital** | 28,140 |

## National Bank of California —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 192 |
| Income on Federal funds sold | 24 |
| Other operating income | 3 |
| Total operating income | 219 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 186 |
| Interest on deposits | 54 |
| Occupancy and furniture and equipment expense | 39 |
| Provision for loan losses | 50 |
| Other operating expense | 207 |
| Total operating expense | 536 |
| NET OPERATING INCOME | -317 |
| Income before extraordinary items | -317 |
| Extraordinary charges (credits) | -137 |
| NET INCOME | -454 |
| NET CHANGE IN CAPITAL | -454 |

## The National Bank of Carmel

Established January 29, 1981

**Dolores St. between 7th & 8th Avenues, Carmel 93921 Tel: (408) 624-6032**

Principal Officers: Donald R. Nelson, President and Chief Executive Officer; Robert L. Boynton, Executive Vice President and Cashier; Richard D. Fritz, Senior Vice President & Loan Administrator.

Directors: Robert L. Boynton, Kenneth C. Goold, Zigmont J. LeTowt III, Carroll M. McKee, Robert G. Morris, Clayton B. Neill, Jr., Donald R. Nelson, Robert F. Talbott, Isabel B. Tostevin, George R. Walker, R. Alan Williams.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,520 |
| U. S. Treasury securities | | 4,495 |
| Obligations of U.S. Gov't agencies, etc. | | 5,152 |
| Obligations of States and political subdivisions | | 6,042 |
| Other bonds, notes, and debentures | | 99 |
| Loans (excluding unearned income) | 23,173 | |
| LESS: Reserve for possible loan losses | 130 | |
| Loans (net) | | 23,043 |
| Bank premises, furniture and fixtures | | 1,396 |
| Other real estate owned | | 317 |
| Other assets | | 1,266 |
| **Total Assets** | | 44,330 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,724 |
| Time and savings deposits (IPC) | | 26,896 |
| Deposits of U.S. Government | | 1,699 |
| Deposits of States and municipalities | | 5,140 |
| Deposit of commercial banks | | 701 |
| Certified and officers checks | | 689 |
| Total Domestic Deposits | 37,849 | |
| Demand deposits | 4,353 | |
| Time and savings deposits | 33,496 | |
| **Total Domestic and Foreign Deposits** | | 37,849 |
| Federal funds purchased, etc. | | 2,000 |
| Other liabilities | | 545 |
| **Total Liabilities** | | 40,394 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,645 |
| Surplus | 1,645 |
| Undivided profits | 646 |
| **Total Equity Capital** | 3,936 |
| **Total Liabilities and Equity Capital** | 44,330 |

Branch office: Carmel Rancho.

## The National Bank of Carmel —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,545 |
| Interest on balances with banks | 69 |
| Income on Federal funds sold | 71 |
| Interest and dividends on investments | 1,030 |
| Other operating income | 225 |
| Total operating income | 2,940 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 533 |
| Interest on deposits | 1,507 |
| Interest on Federal funds purchased and other borrowings | 76 |
| Occupancy and furniture and equipment expense | 209 |
| Provision for loan losses | 114 |
| Other operating expense | 347 |
| Total operating expense | 2,786 |
| NET OPERATING INCOME | 154 |
| Applicable income taxes | 63 |
| Income before extraordinary items | 91 |
| Net securities gains (losses) | 238 |
| Extraordinary charges (credits) | |
| NET INCOME | 329 |
| NET CHANGE IN CAPITAL | 329 |

## National Bank of Catalina

Incorporated May 14, 1982

303 Crescent Avenue, Avalon 90704 Tel: (213) 510-2265

Principal officers: Allan T. Gibson, President & Chief Executive Officer; Michael Lombardo, Senior Vice President & Chief Financial Officer; Tony Guest, Senior Vice President & Loan Administrator; Sue Jones, Operations Officer; Carol Runkel, Administrative Officer.

Directors: Jay Feinberg, Allan T. Gibson, Vincent Scaramucci, Milton Schatan, Robert A. Stein, Gloria Wall, Leo Zager.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,881 |
| U. S. Treasury securities | | 208 |
| Obligations of U.S. Gov't agencies, etc. | | 430 |
| Other bonds, notes, and debentures | | 58 |
| Federal funds sold, etc. | | 600 |
| Loans (excluding unearned income) | 2,406 | |
| LESS: Reserve for possible loan losses | 3 | |
| Loans (net) | | 2,403 |
| Bank premises, furniture and fixtures | | 424 |
| Other assets | | 102 |
| **Total Assets** | | 9,106 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,067 |
| Time and savings deposits (IPC) | | 6,437 |
| Deposits of U.S. Government | | 4 |
| Deposits of States and municipalities | | 11 |
| Certified and officers checks | | 69 |
| Total Domestic Deposits | 7,588 | |
| Demand deposits | 1,151 | |
| Time and savings deposits | 6437 | |
| **Total Domestic and Foreign Deposits** | | 7,588 |
| Other liabilities | | 20 |
| **Total Liabilities** | | 7,608 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 984 |
| Surplus | 961 |
| Undivided profits | -447 |
| **Total Equity Capital** | 1,498 |
| **Total Liabilities and Equity Capital** | 9,106 |

## National Bank of Catalina —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| OPERATING INCOME | |
|---|---|
| Total operating income | 0 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 8 |
| Other operating expense | 209 |
| Total operating expense | 217 |
| NET OPERATING INCOME | -217 |
| Income before extraordinary items | -217 |
| Extraordinary charges (credits) | |
| NET INCOME | -217 |
| Other increases (decreases) in capital | 1,944 |
| NET CHANGE IN CAPITAL | 1,727 |

## National Bank of La Jolla

Established December 1, 1981

7660 Fay Avenue, La Jolla 92037 Tel: (714) 454-9535

Principal Officers: Michael K. West, President; Robert G. Hasse, Vice President, Cashier & Corporate Secretary; John G. Weaver, Vice President & Senior Credit Administrator; Alice M. Searle, Administrative Officer.

Directors: Jack Beardsley, Harold L. Campbell, Everitt Carter, David Engelman, Ruth F. Harper, R. Lee Huntington, Raymond V. Knowles, Franklin T. Lloyd, Robert N. Mann, E.L. McNeely, H. Vernon Palmer, M.D., David J. Primuth, William R. Shimp, Michael K. West.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,759 |
| U. S. Treasury securities | | 193 |
| Obligations of U.S. Gov't agencies, etc. | | 800 |
| Obligations of States and political subdivisions | | 712 |
| Other bonds, notes, and debentures | | 119 |
| Federal funds sold, etc. | | 7,700 |
| Loans (excluding unearned income) | 22,893 | |
| LESS: Reserve for possible loan losses | 134 | |
| Loans (net) | | 22,759 |
| Direct lease financing | | 410 |
| Bank premises, furniture and fixtures | | 749 |
| Other assets | | 790 |
| Total Assets | | 40,991 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 22,175 |
| Time and savings deposits (IPC) | | 13,242 |
| Deposits of U.S. Government | | 31 |
| Certified and officers checks | | 564 |
| Total Domestic Deposits | 36,012 | |
| Demand deposits | 22,770 | |
| Time and savings deposits | 13,242 | |
| Total Domestic and Foreign Deposits | | 36,012 |
| Federal funds purchased, etc. | | 455 |
| Other liabilities for borrowed money | | 7 |
| Other liabilities | | 235 |
| Total Liabilities | | 36,709 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,100 |
| Surplus | 1,983 |
| Undivided profits | 199 |
| Total Equity Capital | 4,282 |
| Total Liabilities and Equity Capital | 40,991 |

Branch office: San Diego

## National Bank of La Jolla —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,129 |
| Interest on balances with banks | 32 |
| Income on Federal funds sold | 584 |
| Interest and dividends on investments | 268 |
| Other operating income | 13 |
| Total operating income | 2,026 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 392 |
| Interest on deposits | 455 |
| Interest on Federal funds purchased and other borrowings | 160 |
| Occupancy and furniture and equipment expense | 110 |
| Provision for loan losses | 68 |
| Other operating expense | 483 |
| Total operating expense | 1,668 |
| NET OPERATING INCOME | 358 |
| Applicable income taxes | 72 |
| Income before extraordinary items | 286 |
| Extraordinary charges (credits) | |
| NET INCOME | 286 |
| NET CHANGE IN CAPITAL | 286 |

## National Bank of Long Beach

Incorporated May 16, 1975

**4150 Long Beach Blvd., Long Beach 90807** **Tel: (213) 595-5281**

Principal Officers: Fred Jensen, Chairman of the Board, President and Chief Executive Officer; Michael K. Jones, Executive Vice President & Chief Administrative Officer; R. Ole Johanneson, Terrance M. McCarthy, N.C. Pedersen, Roger W. Pratt, James Toomire, Senior Vice Presidents; Reg E. Adamson, Fran C. Connor, F. Michael Dahlberg, Bobby Garcia, Roberts Maslac, Robert W. McCormick, Vice Presidents; Rose Marie Gibson, Corporate Secretary; Barbara Hart, Auditor.

Directors: David Combs, Richard S. Hatfield, Elaine Hutchinson, Fred Jensen, Niels C. Pedersen, John Kashiwabara, M.D., John Read, George Talin, James Worsham.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 17,101 |
| U. S. Treasury securities | | 1,577 |
| Obligations of U.S. Gov't agencies, etc. | | 11,387 |
| Obligations of States and political subdivisions | | 370 |
| Other bonds, notes, and debentures | | 95 |
| Federal funds sold, etc. | | 19,106 |
| Loans (excluding unearned income) | 21,905 | |
| LESS: Reserve for possible loan losses | 197 | |
| Loans (net) | | 21,708 |
| Direct lease financing | | 261 |
| Bank premises, furniture and fixtures | | 788 |
| Other real estate owned | | 306 |
| Other assets | | 1,071 |
| Total Assets | | 73,770 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 38,338 |
| Time and savings deposits (IPC) | | 25,554 |
| Deposits of U.S. Government | | 1 |
| Deposits of States and municipalities | | 500 |
| Certified and officers checks | | 1,430 |
| Total Domestic Deposits | 65,823 | |
| Demand deposits | 39,769 | |
| Time and savings deposits | 26,054 | |
| Total Domestic and Foreign Deposits | | 65,823 |
| Federal funds purchased, etc. | | 165 |
| Other liabilities | | 119 |
| Total Liabilities | | 66,107 |

#### EQUITY CAPITAL

| | |
|---|---|
| Preferred stock | 3,000 |
| Common stock | 1,512 |
| Surplus | 1,651 |
| Undivided profits | 1,500 |
| Total Equity Capital | 7,663 |
| Total Liabilities and Equity Capital | 73,770 |

Parent companies: Aktivbanken, AS (Denmark), Aktiv Bank Holding company.
Branch office: Long Beach.

## National Bank of Long Beach —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,324 |
| Interest on balances with banks | 89 |
| Income on Federal funds sold | 588 |
| Interest and dividends on investments | 1,375 |
| Income from direct lease financing | 11 |
| Other operating income | 105 |
| Total operating income | 5,492 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,162 |
| Interest on deposits | 1,876 |
| Interest on Federal funds purchased and other borrowings | 236 |
| Occupancy and furniture and equipment expense | 510 |
| Provision for loan losses | 155 |
| Other operating expense | 912 |
| Total operating expense | 4,851 |
| NET OPERATING INCOME | 641 |
| Applicable income taxes | 137 |
| Income before extraordinary items | 504 |
| Net securities gains (losses) | 26 |
| Extraordinary charges (credits) | -39 |
| NET INCOME | 491 |
| Other increases (decreases) in capital | 394 |
| NET CHANGE IN CAPITAL | 885 |

## National Bank of Southern California

Established January 10, 1983

3951 South Plaza Drive, Santa Ana 92704 Tel: (714) 641-8500

Principal officers: William Jacoby, Chairman of the Board; Paul Frizzell, President; Barbara J. Morales, Vice President & Cashier; Mark Moon, Mark Stuenkel, Vice Presidents.

Directors: Dale E. Boyer, Phillip L. Bush, Paul H. Frizzell, Michael J. Gertner, James W. Hamilton, Farrell G. Hinkle, William H. Jacoby, Robert L. McKay, Elizabeth A. Sanders.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,654 |
| U. S. Treasury securities | | 537 |
| Obligations of U.S. Gov't agencies, etc. | | 6,263 |
| Other bonds, notes, and debentures | | 490 |
| Federal funds sold, etc. | | 4,500 |
| Loans (excluding unearned income) | 20,239 | |
| LESS: Reserve for possible loan losses | 135 | |
| Loans (net) | | 20,104 |
| Bank premises, furniture and fixtures | | 508 |
| Other assets | | 690 |
| **Total Assets** | | 38,746 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 18,642 |
| Time and savings deposits (IPC) | | 12,059 |
| Deposits of U.S. Government | | 71 |
| Deposits of States and municipalities | | 300 |
| Certified and officers checks | | 775 |
| Total Domestic Deposits | 31,847 | |
| Demand deposits | 19,488 | |
| Time and savings deposits | 12,359 | |
| **Total Domestic and Foreign Deposits** | | 31,847 |
| Federal funds purchased, etc. | | 2,250 |
| Other liabilities | | 368 |
| **Total Liabilities** | | 34,465 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 4,500 |
| Undivided profits | | -219 |
| **Total Equity Capital** | | 4,281 |
| **Total Liabilities and Equity Capital** | | 38,746 |

Parent company: California Commercial Bankshare.

## Nevada County National Bank

Incorporated June 1, 1979

1155 East Main Street, Grass Valley 95945 Tel: (916) 272-7231

Principal Officers: Dan L. Radabaugh, President; Tom Walker, Vice President & Cashier; William J. Shaw, Manager; Edwina Carr, Mary Ann S. George, Loan Officers.

Directors: Joaquin J. Aguilar, William J. Cassettari, Carl O. Early, Ralph C. Hockett, Chandler A. Hutson, Dan L. Radabaugh, Gary N. Weeks.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,632 |
| Obligations of U.S. Gov't agencies, etc. | | 1,298 |
| Other bonds, notes, and debentures | | 46 |
| Federal funds sold, etc. | | 2,100 |
| Loans (excluding unearned income) | 4,540 | |
| LESS: Reserve for possible loan losses | 42 | |
| Loans (net) | | 4,498 |
| Bank premises, furniture and fixtures | | 583 |
| Other assets | | 131 |
| **Total Assets** | | 10,288 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,859 |
| Time and savings deposits (IPC) | | 6,162 |
| Deposits of U.S. Government | | 13 |
| Deposits of States and municipalities | | 100 |
| Deposits of commercial banks | | 1 |
| Certified and officers checks | | 229 |
| Total Domestic Deposits | 8,364 | |
| Demand deposits | 2,102 | |
| Time and savings deposits | 6,262 | |
| **Total Domestic and Foreign Deposits** | | 8,364 |
| Federal funds purchased, etc. | | 118 |
| Other liabilities | | 162 |
| **Total Liabilities** | | 8,644 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 765 |
| Surplus | | 771 |
| Undivided profits | | 108 |
| **Total Equity Capital** | | 1,644 |
| **Total Liabilities and Equity Capital** | | 10,286 |

Branch office: Grass Valley.

## Nevada County National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 660 |
| Income on Federal funds sold | 282 |
| Interest and dividends on investments | 175 |
| Other operating income | 49 |
| Total operating income | 1,166 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 327 |
| Interest on deposits | 467 |
| Interest on Federal funds purchased and other borrowings | 51 |
| Occupancy and furniture and equipment expense | 85 |
| Provision for loan losses | 32 |
| Other operating expense | 203 |
| Total operating expense | 1,165 |
| NET OPERATING INCOME | 1 |
| Income before extraordinary items | 1 |
| Net securities gains (losses) | 66 |
| Extraordinary charges (credits) | |
| NET INCOME | 67 |
| NET CHANGE IN CAPITAL | 67 |

## North State National Bank

Established March 15, 1982

525 Salem Street, Chico 95926 Tel: (916) 893-8861

Principal Officers: D. Albright, President & Chief Executive Officer; C. Brooks, Vice President & Cashier; G Harrison, Vice President; J. Blofsky, L. Tallent, Assistant Vice Presidents; M. Brennan, Administrative Assistant.

Directors: Don A. Albright, Stephen Burton, Stanley Densmore, Robert Foster, Thomas Martin, Margaret Morgan, Steve Nettleton, John Powell, Rodney Raphael, Carl Selkirk, J.B. Wilson.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,624 |
| U. S. Treasury securities | | 1,006 |
| Obligations of U.S. Gov't agencies, etc. | | 1,002 |
| Other bonds, notes, and debentures | | 101 |
| Federal funds sold, etc. | | 700 |
| Loans (excluding unearned income) | 15,171 | |
| LESS: Reserve for possible loan losses | 70 | |
| Loans (net) | | 15,101 |
| Bank premises, furniture and fixtures | | 911 |
| Other assets | | 235 |
| Total Assets | | 21,680 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,001 |
| Time and savings deposits (IPC) | | 12,787 |
| Deposits of U.S. Government | | 16 |
| Deposits of States and municipalities | | 1,350 |
| Certified and officers checks | | 330 |
| Total Domestic Deposits | 17,484 | |
| Demand deposits | 3,34 | |
| Time and savings deposits | 14,137 | |
| Total Domestic and Foreign Deposits | | 17,484 |
| Mortgage indebtedness | | 300 |
| Other liabilities | | 58 |
| Total Liabilities | | 17,842 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,911 |
| Surplus | 1,884 |
| Undivided profits | 43 |
| Total Equity Capital | 3,838 |
| Total Liabilities and Equity Capital | 21,680 |

## North State National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 353 |
| Interest on balances with banks | 22 |
| Income on Federal funds sold | 298 |
| Interest and dividends on investments | 130 |
| Other operating income | 27 |
| Total operating income | 830 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 237 |
| Interest on deposits | 283 |
| Interest on Federal funds purchased and other borrowings | 61 |
| Occupancy and furniture and equipment expense | 78 |
| Provision for loan losses | 20 |
| Other operating expense | 150 |
| Total operating expense | 829 |
| NET OPERATING INCOME | 1 |
| Income before extraordinary items | 1 |
| Net securities gains (losses) | 9 |
| Extraordinary charges (credits) | |
| NET INCOME | 10 |
| Other increases (decreases) in capital | -87 |
| NET CHANGE IN CAPITAL | -77 |

## Olympic National Bank

Incorporated September 7, 1982

**11390 Olympic Boulevard, Los Angeles 90064** **Tel: (213) 479-7701**

Principal officers: David C. Pierson, Chairman of the Board; Gerald S. Weisstein, President & Chief Executive Officer; Lee Chazen, Executive Vice President, Marketing & Business Development; Arthur E. Herring, Executive Vice President, Senior Loan & Credit Officer; William H. Guleserian, Vice President & Chief Financial Officer; Judith Valentine, Corporate Secretary.

Directors: Gerald M. Friedman, George Gibbs, Jr., Sam Gilbert, Marvin Gussman, Richard L. Johnson, Donald C. Klosterman, Robert L. Littenberg, Michael C. Palmer, David C. Pierson, Richard W. Traweek, Beryl Weiner, Gerald S. Weisstein.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 776 |
| Other bonds, notes, and debentures | | 159 |
| Federal funds sold, etc. | | 6,000 |
| Loans (excluding unearned income) | 1,020 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 1,020 |
| Bank premises, furniture and fixtures | | 397 |
| Other assets | | 48 |
| Total Assets | | 8,400 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,506 |
| Time and savings deposits (IPC) | | 470 |
| Certified and officers checks | | 77 |
| Total Domestic Deposits | 2,053 | |
| Demand deposits | 1,583 | |
| Time and savings deposits | 470 | |
| Total Domestic and Foreign Deposits | | 2,053 |
| Other liabilities for borrowed money | | 1,079 |
| Other liabilities | | 71 |
| Total Liabilities | | 3,203 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 3,000 |
| Surplus | 3,000 |
| Undivided profits | -803 |
| Total Equity Capital | 5,197 |
| Total Liabilities and Equity Capital | 8,400 |

Parent company: Olympic National Bancorp.

## Omni Bank, N.A.

Established February 12, 1980

720 W. Garvey Ave., Monterey Park 91754 Tel: (213) 721-7300

Principal Officers: Donald J. Rhoades, Executive Vice President; James Liang, Steven Moran, William F. Root, Duane Swanberg, Vice Presidents; Judy Yan Law, Randy Lee, James Maynard, Susan Pulliam, Pat Sabey, Cindy Steward, LiLi Wu, Amy Yuen, Assistant Vice Presidents.

Directors: Keiji Higashi, Roger Holguin, Fred Hsieh, Lelia Jabin, Larry Lee, Clarence Smith, Terry Suzuki, Louis Tripodes, Frances Wu.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,046 |
| U. S. Treasury securities | | 522 |
| Obligations of U.S. Gov't agencies, etc. | | 4,800 |
| Obligations of States and political subdivisions | | 2,161 |
| Other bonds, notes, and debentures | | 707 |
| Federal funds sold, etc. | | 5,765 |
| Loans (excluding unearned income) | 41,196 | |
| LESS: Reserve for possible loan losses | 377 | |
| Loans (net) | | 40,819 |
| Direct lease financing | | 1,925 |
| Bank premises, furniture and fixtures | | 3,072 |
| Other real estate owned | | 869 |
| Other assets | | 927 |
| Total Assets | | 66,613 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 9,866 |
| Time and savings deposits (IPC) | | 33,034 |
| Deposits of U.S. Government | | 1,398 |
| Deposits of States and muncipalities | | 13,039 |
| Certified and officers checks | | 1,745 |
| Total Domestic Deposits | 59,082 | |
| Demand deposits | 11,610 | |
| Time and savings deposits | 47,472 | |
| Total Domestic and Foreign Deposits | | 59,082 |
| Mortgage indebtedness | | 245 |
| Other liabilities | | 575 |
| Total Liabilities | | 59,902 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,143 |
| Surplus | 3,922 |
| Undivided profits | 646 |
| Total Equity Capital | 6,711 |
| Total Liabilities and Equity Capital | 66,613 |

Branch office: Monterey Park.

## Omni Bank, N.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 8,085 |
| Interest on balances with banks | 3 |
| Income on Federal funds sold | 484 |
| Interest and dividends on investments | 1,185 |
| Income from direct lease financing | 20 |
| Other operating income | 219 |
| Total operating income | 9,996 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,792 |
| Interest on deposits | 5,594 |
| Interest on Federal funds purchased and other borrowings | 672 |
| Occupancy and furniture and equipment expense | 419 |
| Provision for loan losses | 270 |
| Other operating expense | 1,007 |
| Total operating expense | 9,754 |
| NET OPERATING INCOME | 242 |
| Applicable income taxes | 41 |
| Income before extraordinary items | 201 |
| Net securities gains (losses) | 140 |
| Extraordinary charges (credits) | |
| NET INCOME | 341 |
| Other increases (decreases) in capital | 28 |
| Cash dividends paid | 84 |
| NET CHANGE IN CAPITAL | 285 |

## Orange National Bank

Incorporated June 1, 1979

1201 East Katella Avenue, Orange 92667 Tel: (714) 771-4000

Principal Officers: Wayne F. Miller, President; Robert W. Creighton, Executive Vice President & Cashier; Ken J. Cosgrove, Senior Vice President.

Directors: Michael W. Abdalla, M.D., Fred L. Barrera, Michael J. Christianson, Robert W. Creighton, Armand Durante, Charles Foulger, William Frantz, Gerald Holte, James Mahoney, Harlan A. Smith, O.D., Robert Welch.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,099 |
| Obligations of U.S. Gov't agencies, etc. | | 200 |
| Obligations of States and political subdivisions | | 400 |
| Other bonds, notes, and debentures | | 116 |
| Federal funds sold, etc. | | 11,500 |
| Loans (excluding unearned income) | 25,757 | |
| LESS: Reserve for possible loan losses | 255 | |
| Loans (net) | | 25,502 |
| Direct lease financing | | 4,717 |
| Bank premises, furniture and fixtures | | 2,051 |
| Other assets | | 417 |
| Total Assets | | 49,002 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 12,901 |
| Time and savings deposits (IPC) | | 29,601 |
| Certified and officers checks | | 891 |
| Total Domestic Deposits | 43,393 | |
| Demand deposits | 13,792 | |
| Time and savings deposits | 29,601 | |
| Total Domestic and Foreign Deposits | | 43,393 |
| Other liabilities | | 609 |
| Total Liabilities | | 44,002 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,502 |
| Surplus | 2,372 |
| Undivided profits | 1,126 |
| Total Equity Capital | 5,000 |
| Total Liabilities and Equity Capital | 49,002 |

## Orange National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 3,000 |
| Income on Federal funds sold | 567 |
| Interest and dividends on investments | 262 |
| Income from direct lease financing | 300 |
| Other operating income | 201 |
| Total operating income | 4,330 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 996 |
| Interest on deposits | 1,594 |
| Interest on Federal funds purchased and other borrowings | 130 |
| Occupancy and furniture and equipment expense | 232 |
| Provision for loan losses | 108 |
| Other operating expense | 637 |
| Total operating expense | 3,697 |
| NET OPERATING INCOME | 633 |
| Applicable income taxes | 168 |
| Income before extraordinary items | 465 |
| Extraordinary charges (credits) | |
| NET INCOME | 465 |
| Other increases (decreases) in capital | 1,370 |
| NET CHANGE IN CAPITAL | 1,835 |

## Pacific National Bank

**Established January 29, 1982**

**4665 MacArthur Court, Newport Beach 92660** **Tel: (714) 851-1033**

Principal Officers: Donald L. Soulsby, President; Larry L. Lucky, Executive Vice President; Nancy Gaskin, Operations Officer.

Directors: Karl O. Bergheer, W. Scott Biddle, William J. Bowers, James G. Brakke, Robert M. Campbell, Terry M. Giles, Fritz Hoescher, Charles K. Knickerbocker, Donald W. Oliphant, Donald L. Solsby, David F. Stein, U.T. Thompson III, Peter Townsend.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 9,149 |
| Obligations of U.S. Gov't agencies, etc. | | 1,406 |
| Other bonds, notes, and debentures | | 158 |
| Federal funds sold, etc. | | 3,200 |
| Loans (excluding unearned income) | 17,742 | |
| LESS: Reserve for possible loan losses | 137 | |
| Loans (net) | | 17,605 |
| Bank premises, furniture and fixtures | | 1,096 |
| Other assets | | 489 |
| Total Assets | | 33,103 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 8,972 |
| Time and savings deposits (IPC) | | 18,134 |
| Deposits of States and municipalities | | 100 |
| Certified and officers checks | | 706 |
| Total Domestic Deposits | 27,912 | |
| Demand deposits | 9,678 | |
| Time and savings deposits | 18,234 | |
| Total Domestic and Foreign Deposits | | 27,912 |
| Federal funds purchased, etc. | | 444 |
| Other liabilities | | 214 |
| Total Liabilities | | 28,570 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,505 |
| Surplus | 2,747 |
| Undivided profits | -719 |
| Total Equity Capital | 4,533 |
| Total Liabilities and Equity Capital | 33,103 |

## Pacific National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,070 |
| Interest on balances with banks | 140 |
| Income on Federal funds sold | 768 |
| Interest and dividends on investments | 142 |
| Income from direct lease financing | 1 |
| Other operating income | 38 |
| Total operating income | 2,159 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 700 |
| Interest on deposits | 1,107 |
| Occupancy and furniture and equipment expense | 229 |
| Provision for loan losses | 200 |
| Other operating expense | 551 |
| Total operating expense | 2,787 |
| NET OPERATING INCOME | -628 |
| Income before extraordinary items | -628 |
| Extraordinary charges (credits) | |
| NET INCOME | -628 |
| NET CHANGE IN CAPITAL | -628 |

# Pacific Valley National Bank

Incorporated May 24, 1982

**1302 'J' Street, Modesto 95354** **Tel: (209) 575-2900**

Principal officers: Robert J. Cardoza, Chairman of the Board & Chief Executive Officer; Raymon R. Rohde, President; Gary G. Butler, Senior Vice President & Cashier; Sylvia J. Rudy, Corporate Secretary.

Directors: Gordon A. Batson, Clare L. Berryhill, Robert J. Cardoza, E. Brice Draper, Donald J. Mayol, Merle Mensinger, Jr., Jan E. Nelson, Robert M. Piccinini, John R. Porteous, Jr., M.D., Raymon R. Rohde, Thomas R. Stone, John C. Sutton, Gerald W. Williams.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,329 |
| U. S. Treasury securities | | 15,641 |
| Obligations of U.S. Gov't agencies, etc. | | 2,282 |
| Other bonds, notes, and debentures | | 150 |
| Loans (excluding unearned income) | 25,073 | |
| LESS: Reserve for possible loan losses | 91 | |
| Loans (net) | | 24,982 |
| Bank premises, furniture and fixtures | | 1,004 |
| Other assets | | 939 |
| Total Assets | | 51,327 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,898 |
| Time and savings deposits (IPC) | | 24,817 |
| Deposits of States and municipalities | | 13,550 |
| Deposits of commercial banks | | 80 |
| Certified and officers checks | | 1,831 |
| Total Domestic Deposits | 44,176 | |
| Demand deposits | 5,808 | |
| Time and savings deposits | 38,368 | |
| Total Domestic and Foreign Deposits | | 44,176 |
| Federal funds purchased, etc. | | 2,000 |
| Other liabilities for borrowed money | | 38 |
| Other liabilities | | 241 |
| Total Liabilities | | 46,455 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,500 |
| Surplus | 2,500 |
| Undivided profits | -128 |
| Total Equity Capital | 4,872 |
| Total Liabilities and Equity Capital | 51,327 |

Parent company: PV Financial.

## Pacific Valley National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 66 |
| Interest on balances with banks | 14 |
| Income on Federal funds sold | 84 |
| Interest and dividends on investments | 69 |
| Other operating income | 2 |
| Total operating income | 235 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 86 |
| Interest on deposits | 117 |
| Occupancy and furniture and equipment expense | 19 |
| Provision for loan losses | 22 |
| Other operating expense | 60 |
| Total operating expense | 304 |
| NET OPERATING INCOME | -69 |
| Income before extraordinary items | -69 |
| Extraordinary charges (credits) | |
| NET INCOME | -69 |
| Other increases (decreases) in capital | 4,880 |
| NET CHANGE IN CAPITAL | 4,811 |

## Pacific Western National Bank

**Established November 13, 1980**

**8810 E. Whittier Boulevard, Pico Rivera 90660 Tel: (213) 695-0436**

Principal Officers: John R. Arnold, President & Chief Executive Officer; Donna Hebard, Assistant Vice President and Cashier; Bette M. O'Nesky, Assistant Vice President; Gordy Hein, Vice President & Senior Loan Officer.

Directors: John Arnold, Michael E. Macke, Alfred Manookian, Beatrice Proo, Paul J. Riccobon, Rudolph F. Silva, Willard Smith, Paul M. Weil.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,375 |
| U. S. Treasury securities | | 599 |
| Obligations of U.S. Gov't agencies, etc. | | 1,000 |
| Obligations of States and political subdivisions | | 821 |
| Other bonds, notes, and debentures | | 63 |
| Federal funds sold, etc. | | 6,000 |
| Loans (excluding unearned income) | 10,118 | |
| LESS: Reserve for possible loan losses | 104 | |
| Loans (net) | | 10,014 |
| Bank premises, furniture and fixtures | | 854 |
| Other assets | | 246 |
| Total Assets | | 22,972 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 10,736 |
| Time and savings deposits (IPC) | | 8,004 |
| Deposits of U.S. Government | | 1 |
| Deposits of States and municipalities | | 762 |
| Deposits of commercial banks | | 75 |
| Certified and officers checks | | 787 |
| Total Domestic Deposits | 20,365 | |
| Demand deposits | 11,599 | |
| Time and savings deposits | 8,766 | |
| Total Domestic and Foreign Deposits | | 20,365 |
| Other liabilities | | 204 |
| Total Liabilities | | 20,569 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,040 |
| Surplus | | 1,054 |
| Undivided profits | | 309 |
| Total Equity Capital | | 2,403 |
| Total Liabilities and Equity Capital | | 22,972 |

## Pacific Western National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,331 |
| Income on Federal funds sold | 108 |
| Interest and dividends on investments | 224 |
| Other operating income | 70 |
| Total operating income | 1,733 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 333 |
| Interest on deposits | 776 |
| Occupancy and furniture and equipment expense | 167 |
| Provision for loan losses | 95 |
| Other operating expense | 232 |
| Total operating expense | 1,603 |
| NET OPERATING INCOME | 130 |
| Applicable income taxes | 62 |
| Income before extraordinary items | 68 |
| Extraordinary charges (credits) | |
| NET INCOME | 68 |
| Other increases (decreases) in capital | 40 |
| NET CHANGE IN CAPITAL | 108 |

## Pajaro Valley Bank, N.A.

Established May 6, 1983

**655 Main Street, Watsonville 95077** **Tel: (408) 728-2265**

Principal officers: James A. Radich, President & Chief Executive Officer; Carol L. Wix, Executive Vice President & Senior Loan Officer; James B. Ramsey, Senior Vice President, Cashier & Chief Financial Officer.

Directors: Frank L. Capurro, William F. Flory, Wayne O. Hall, Alvin A. Hansen, Hubert W. Hudson, Robert M. Manfre, Clinton F. Miller, Jr., Robert L. Nyberg, James A. Radich, David J. Rose, William K. Sambrailo.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 824 |
| U. S. Treasury securities | | 1,443 |
| Other bonds, notes, and debentures | | 102 |
| Federal funds sold, etc. | | 4,240 |
| Loans (excluding unearned income) | 1,474 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 1,474 |
| Bank premises, furniture and fixtures | | 277 |
| Other assets | | 75 |
| Total Assets | | 8,435 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 678 |
| Time and savings deposits (IPC) | | 4,335 |
| Certified and officers checks | | 161 |
| Total Domestic Deposits | 5,174 | |
| Demand deposits | 839 | |
| Time and savings deposits | 4,335 | |
| Total Domestic and Foreign Deposits | | 5,174 |
| Other liabilities | | 95 |
| Total Liabilites | | 5,269 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,700 |
| Surplus | 1,700 |
| Undivided profits | -234 |
| Total Equity Capital | 3,166 |
| Total Liabilities and Equity Capital | 8,435 |

Parent company: Pajaro Valley Bancorporation.

## Palm Desert National Bank

Established December 7, 1981

**73-655 El Paseo, Palm Desert 92260** **Tel: (714) 340-1145**

Principal Officers: Donald E. Davis, President; Lynn J. Marcroft, Vice President & Cashier; Michael D. Herrick, Vice President, Loans; Bonnie J. McCarthy, Corporate Secretary.

Directors: Donald E. Davis, T.A.D. Fessenden, Bert J. Genstel, Harold S. Goodman, William C. Hannon, Phyllis Jackson, Theodore R. Lennon, Lynn J. Marcroft, Bernard E. McCune, Edward D. Mullins, Fern D. Stout.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,388 |
| Obligations of U.S. Gov't agencies, etc. | | 200 |
| Other bonds, notes, and debentures | | 74 |
| Federal funds sold, etc. | | 3,450 |
| Loans (excluding unearned income) | 7,399 | |
| LESS: Reserve for possible loan losses | 60 | |
| Loans (net) | | 7,339 |
| Bank premises, furniture and fixtures | | 164 |
| Other assets | | 190 |
| **Total Assets** | | 14,805 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,201 |
| Time and savings deposits (IPC) | | 8,178 |
| Deposits of U.S. Government | | 24 |
| Certified and officers checks | | 127 |
| Total Domestic Deposits | 12,530 | |
| Demand deposits | 4,352 | |
| Time and savings deposits | 8,178 | |
| **Total Domestic and Foreign Deposits** | | 12,530 |
| Other liabilities | | 52 |
| **Total Liabilities** | | 12,582 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,250 |
| Surplus | 1,220 |
| Undivided profits | -247 |
| **Total Equity Capital** | 2,223 |
| **Total Liabilities and Equity Capital** | 14,805 |

## Palm Desert National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(in thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 528 |
| Interest on balances with banks | 44 |
| Income on Federal funds sold | 298 |
| Interest and dividends on investments | 14 |
| Other operating income | 43 |
| Total operating income | 927 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 260 |
| Interest on deposits | 224 |
| Occupancy and furniture and equipment expense | 173 |
| Provision for loan losses | 36 |
| Other operating expense | 284 |
| Total operating expense | 977 |
| NET OPERATING INCOME | -50 |
| Income before extraordinary items | -50 |
| Extraordinary charges (credits) | |
| NET INCOME | -50 |
| NET CHANGE IN CAPITAL | -50 |

## Palos Verdes National Bank

Established April 19, 1982

**627 Silver Spur Road, Rolling Hills Estates 90274** **Tel: (213) 541-4518**

Principal Officers: Victor Bennett, President & Chief Executive Officer: Joseph Kelly, Vice President & Cashier; Dan Steric, Vice Presidents.

Directors: Arvin O. Basnight, Jerome Belsky, Victor Bennett, Matt Brunning, George R. Finley, Thomas E. Gibbs, Paul Kalemkiarian, Dwight H. Mensinger, Paul A. Mitchell, Betty Vokes, Richard C. West.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 776 |
| U. S. Treasury securities | | 97 |
| Other bonds, notes, and debentures | | 78 |
| Federal funds sold, etc. | | 2,450 |
| Loans (excluding unearned income) | 7,676 | |
| LESS: Reserve for possible loan losses | 48 | |
| Loans (net) | | 7.628 |
| Bank premises, furniture and fixtures | | 85 |
| Other assets | | 103 |
| **Total Assets** | | 11,217 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,728 |
| Time and savings deposits (IPC) | | 5,740 |
| Deposits of U.S. Government | | 1,233 |
| Certified and officers checks | | 147 |
| Total Domestic Deposits | 8,848 | |
| Demand deposits | 1,889 | |
| Time and savings deposits | 6,959 | |
| **Total Domestic and Foreign Deposits** | | 8,848 |
| Other liabilities | | 59 |
| **Total Liabilities** | | 8,907 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,319 |
| Surplus | 1,283 |
| Undivided profits | -292 |
| **Total Equity Capital** | 2,310 |
| **Total Liabilities and Equity Capital** | 11,217 |

## Palos Verdes National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 134 |
| Interest on balances with banks | 54 |
| Income on Federal funds sold | 208 |
| Interest and dividends on investments | 9 |
| Other operating income | 8 |
| Total operating income | 413 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 162 |
| Interest on deposits | 127 |
| Occupancy and furniture and equipment expense | 81 |
| Provision for loan losses | 49 |
| Other operating expense | 163 |
| Total operating expense | 582 |
| NET OPERATING INCOME | -169 |
| Income before extraordinary items | -169 |
| Extraordinary charges (credits) | |
| NET INCOME | -169 |
| Other increases (decreases) in capital | 2,470 |
| NET CHANGE IN CAPITAL | 2,301 |

## Pasadena First National Bank

Established January 11, 1983

505 E. Colorado Blvd., Pasadena 91101 Tel: (213) 792-0544

Principal officers: Milton L. Walker, Chairman of the Board; Harry M. Gage, President & Chief Executive Officer; James S. Cooper, Senior Vice President & Cashier; Robert C. Littlejohn, Senior Vice President & Senior Loan Officer.

Directors: Edward J. Pittroff, Willard G. Potts, Walter G. Schnee, III, Jack M. Tallon, George L. Throop, Jr., Arthur D. Weish, John S. White, M.D., Robert A. Williamson, D.D.S., David G. Wood.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,85 |
| U. S. Treasury securities | | 561 |
| Obligations of U.S. Gov't agencies, etc. | | 2,342 |
| Other bonds, notes, and debentures | | 867 |
| Loans (excluding unearned income) | 4,739 | |
| LESS: Reserve for possible loan losses | 38 | |
| Loans (net) | | 4,701 |
| Bank premises, furniture and fixtures | | 579 |
| Other assets | | 254 |
| Total Assets | | 15,158 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,026 |
| Time and savings deposits (IPC) | | 3,382 |
| Deposits of States and municipalities | | 450 |
| Certified and officers checks | | 175 |
| Total Domestic Deposits | 11,033 | |
| Demand deposits | 7,201 | |
| Time and savings deposits | 3,832 | |
| Total Domestic and Foreign Deposits | | 11,033 |
| Federal funds purchased, etc. | | 600 |
| Other liabilities | | 52 |
| Total Liabilities | | 11,685 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,000 |
| Surplus | 1,971 |
| Undivided profits | -498 |
| Total Equity Capital | 3,473 |
| Total Liabilities and Equity Capital | 15,158 |

## Pioneer National Bank

Established May 14, 1981

1515 South Harbor Boulevard, Fullerton 92632 Tel: (714) 773-0600

Principal Officers: William K. Hood, Chairman of the Board; Richard B. Boyle, President and Chief Executive Officer; Howard A. Shields, Executive Vice President-Credit; Yvonne Mobarak, Senior Vice President.

Directors: Richard B. Boyle, Leadie M. Clark, Edward D. Goldstein, William K. Hood, R.P. Light, C.N. Mathewson, Perry R. McCarty, Charles V. Mihaylo, J. D. Woods.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 5,523 |
| Other bonds, notes, and debentures | | 121 |
| Federal funds sold, etc. | | 2,000 |
| Loans (excluding unearned income) | 15,153 | |
| LESS: Reserve for possible loan losses | 105 | |
| Loans (net) | | 15,048 |
| Bank premises, furniture and fixtures | | 369 |
| Other assets | | 301 |
| Total Assets | | 23,362 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 5,879 |
| Time and savings deposits (IPC) | | 12,103 |
| Deposits of U.S. Government | | 98 |
| Deposits of States and municipalities | | 624 |
| Certified and officers checks | | 420 |
| Total Domestic Deposits | 19,124 | |
| Demand deposits | 6,608 | |
| Time and savings deposits | 12,516 | |
| Total Domestic and Foreign Deposits | | 19,124 |
| Other liabilities | | 139 |
| Total Liabilities | | 19,263 |
| **EQUITY CAPITAL** | | |
| Common stock | | 2,015 |
| Surplus | | 2,002 |
| Undivided profits | | 82 |
| Total Equity Capital | | 4,099 |
| Total Liabilities and Equity Capital | | 23,362 |

## Pioneer National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,340 |
| Interest on balances with banks | 931 |
| Income on Federal funds sold | 95 |
| Interest and dividends on investments | 7 |
| Other operating income | 35 |
| Total operating income | 2,408 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 580 |
| Interest on deposits | 1,050 |
| Occupancy and furniture and equipment expense | 127 |
| Provision for loan losses | 64 |
| Other operating expense | 374 |
| Total operating expense | 2,195 |
| NET OPERATING INCOME | 213 |
| Applicable income taxes | 73 |
| Income before extraordinary items | 140 |
| Extraordinary charges (credits) | 48 |
| NET INCOME | 188 |
| NET CHANGE IN CAPITAL | 188 |

## Rancho Santa Fe National Bank

Established March 3, 1982

16921 Via de Santa Fe, Rancho Santa Fe 92067 Tel: (619) 756-3023

Principal Officers: Howard W. Meister II, Chairman of the Board; James A. Boyce, President & Chief Executive Officer; William D. Haun, Senior Vice President; Fran B. Cleve, Vice President & Cashier.

Directors: Judith R. Arendsee, Charles S. Arledge, John M. Bohannan, James A. Boyce, Michael Dorazio, Jr., Robert E. Herrmann, Alan P. Johnson, Howard W. Meister II, Howard C. Morrow, George J. Nicholas, J. Frederick Reeves, Jr., Paul I. Stevens, Paul M. Thomas, Jr.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,895 |
| Obligations of U.S. Gov't agencies, etc. | | 1,128 |
| Other bonds, notes, and debentures | | 150 |
| Federal funds sold, etc. | | 3,250 |
| Loans (excluding unearned income) | 15,336 | |
| LESS: Reserve for possible loan losses | 101 | |
| Loans (net) | | 15,235 |
| Bank premises, furniture and fixtures | | 354 |
| Other assets | | 313 |
| Total Assets | | 23,325 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,606 |
| Time and savings deposits (IPC) | | 13,089 |
| Deposits of U.S. Government | | 6 |
| Deposits of commercial banks | | 1,100 |
| Certified and officers checks | | 430 |
| Total Domestic Deposits | 18,23 | |
| Demand deposits | 4,042 | |
| Time and savings deposits | 14,189 | |
| Total Domestic and Foreign Deposits | | 18,231 |
| Other liabilities | | 207 |
| Total Liabilities | | 18,438 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,500 |
| Surplus | 2,485 |
| Undivided profits | -98 |
| Total Equity Capital | 4,887 |
| Total Liabilities and Equity Capital | 23,325 |

## Rancho Santa Fe National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 746 |
| Interest on balances with banks | 55 |
| Income on Federal funds sold | 313 |
| Interest and dividends on investments | 57 |
| Other operating income | 8 |
| Total operating income | 1,179 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 359 |
| Interest on deposits | 312 |
| Interest on Federal funds purchased and other borrowings | 5 |
| Occupancy and furniture and equipment expense | 121 |
| Provision for loan losses | 45 |
| Other operating expense | 225 |
| Total operating expense | 1,067 |
| NET OPERATING INCOME | 112 |
| Applicable income taxes | 8 |
| Income before extraordinary items | 104 |
| Extraordinary charges (credits) | |
| NET INCOME | 104 |
| Other increases (decreases) in capital | 4,739 |
| NET CHANGE IN CAPITAL | 4,843 |

## Rancho Vista National Bank

Incorporated August 16, 1983

1385 East Vista Way, Vista 92083 Tel: (619) 941-2265

Principal officers: Terry J. Metrovich, President; Stephen H. Wacknitz, Senior Vice President & Senior Loan Officer; Judy A. Stewart, Senior Vice President & Chief Financial Officer; Gilbert J. Soto, Vice President & Director of Marketing; Judy G. Olds, Operations Officer.

Directors: Francisco J. Alcaraz, Frederick L. Clayton, Albert Colucci, Samy Colucci, Edwin W. Estes, Vernal Humpherys, Jr., Joseph LaMattino, Jr., Terry J. Metrovich, Don Norris, Bernard Rappaport, Richard D. Ring, Kurt E. Schulze, Richard J. Williams, M.D.

### STATEMENT OF CONDITION,as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 792 |
| U. S. Treasury securities | | 491 |
| Other bonds, notes, and debentures | | 90 |
| Federal funds sold, etc. | | 2,150 |
| Loans (excluding unearned income) | 4,859 | |
| LESS: Reserve for possible loan losses | 30 | |
| Loans (net) | | 4,829 |
| Bank premises, furniture and fixtures | | 240 |
| Other assets | | 58 |
| Total Assets | | 8,650 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 660 |
| Time and savings deposits (IPC) | | 5,010 |
| Certified and officers checks | | 253 |
| Total Domestic Deposits | 5,923 | |
| Demand deposits | 913 | |
| Time and savings deposits | 5,010 | |
| Total Domestic and Foreign Deposits | | 5,923 |
| Other liabilities for borrowed money | | 21 |
| Other liabilities | | 83 |
| Total Liabilities | | 6,027 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,500 |
| Surplus | 1,474 |
| Undivided profits | -351 |
| Total Equity Capital | 2,623 |
| Total Liabilities and Equity Capital | 8,650 |

## Rancho Vista National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 163 |
| Interest on balances with banks | 30 |
| Income on Federal funds sold | 20 |
| Interest and dividends on investments | 2 |
| Other operating income | 5 |
| Total operating income | 220 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 123 |
| Interest on deposits | 59 |
| Interest on Federal funds purchased and other borrowings | 2 |
| Occupancy and furniture and equipment expense | 44 |
| Provision for loan losses | 9 |
| Other operating expense | 98 |
| Total operating expense | 335 |
| NET OPERATING INCOME | -115 |
| Income before extraordinary items | -115 |
| Extraordinary charges (credits) | |
| NET INCOME | -115 |
| Other increases (decreases) in capital | 2,833 |
| NET CHANGE IN CAPITAL | 2,718 |

## Regency Bank, National Association

Established January 3, 1983

**666 W. Shaw, Fresno 93704** **Tel: (209) 221-8441**

Principal officers: Robert M. Dillon, President; Elliott E. Gregg, Vice President & Cashier; Carl C. Abercrombie, Vice President & Senior Commercial Loan Officer.

Directors: Joseph Castanos, John R. Geis, Roy Jura, Sumio Kubo, Gary L. McDonald, David N. Price, Barbara Palmquist, Jack R. Papazian, Richard E. Salisch, Daniel R. Suchy, Waymon E. Watts.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,750 |
| U. S. Treasury securities | | 363 |
| Other bonds, notes, and debentures | | 66 |
| Loans (excluding unearned income) | 8,995 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 8,995 |
| Bank premises, furniture and fixtures | | 580 |
| Other real estate owned | | 780 |
| Other assets | | 351 |
| Total Assets | | 13,885 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 451 |
| Time and savings deposits (IPC) | | 10,271 |
| Deposits of U.S. Government | | 100 |
| Deposits of commercial banks | | 49 |
| Certified and officers checks | | 507 |
| Total Domestic Deposits | 11,378 | |
| Demand deposits | 958 | |
| Time and savings deposits | 10,420 | |
| Total Domestic and Foreign Deposits | | 11,378 |
| Other liabilities | | 13 |
| Total Liabilities | | 11,511 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,762 |
| Surplus | | 440 |
| Undivided profits | | 172 |
| Total Equity Capital | | 2,374 |
| Total Liabilities and Equity Capital | | 13,885 |

Branch office: Fresno.

## Riverside National Bank

Incorporated July 14, 1964

**3545 Central Ave., Riverside 92506** **Tel: (714) 686-9075**

Principal Officers: Michael C. Billings, President; J. Richard Swartz, Senior Vice President and Cashier; R.L. Larson, Senior Vice President.

Directors: Mary Ann Archambault, Michael C. Billings, Dolores M. Magnuson, Leon Sigerman, J. Richard Swartz, Nicholas E. Tavaglione, Roy E. Whitehead.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,027 |
| Obligations of U.S. Gov't agencies, etc. | | 4,644 |
| Obligations of States and political subdivisions | | 6,785 |
| Other bonds, notes and debentures | | 64 |
| Federal funds sold, etc. | | 10,600 |
| Loans (excluding unearned income) | 39,520 | |
| LESS: Reserve for possible loan losses | 522 | |
| Loans (net) | | 38,998 |
| Direct lease financing | | 2,388 |
| Bank premises, furniture and fixtures | | 3,176 |
| Other real estate owned | | 389 |
| Other assets | | 938 |
| Total Assets | | 76,009 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 25,490 |
| Time and savings deposits (IPC) | | 39,258 |
| Deposits of U.S. Government | | 37 |
| Deposits of States and municipalities | | 951 |
| Certified and officers checks | | 2,179 |
| Total Domestic Deposits | 67,915 | |
| Demand deposits | 27,706 | |
| Time and savings deposits | 40,209 | |
| Total Domestic and Foreign Deposits | | 67,915 |
| Other liabilities for borrowed money | | 602 |
| Other liabilities | | 544 |
| Total Liabilities | | 69,061 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,587 |
| Surplus | | 558 |
| Undivided profits | | 4,803 |
| Total Equity Capital | | 6,948 |
| Total Liabilities and Equity Capital | | 76,009 |

Branch offices (2): Riverside (2).
Subsidiary: Inland Data Service.

## Riverside National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 5,981 |
| Income on Federal funds sold | 500 |
| Interest and dividends on investments | 379 |
| Income from direct lease financing | 144 |
| Other operating income | 447 |
| Total operating income | 7,451 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,864 |
| Interest on deposits | 2,832 |
| Interest on Federal funds purchased and other borrowings | 30 |
| Occupancy and furniture and equipment expense | 528 |
| Provision for loan losses | 86 |
| Other operating expense | 1,138 |
| Total operating expense | 6,478 |
| NET OPERATING INCOME | 973 |
| Applicable income taxes | 282 |
| Income before extraordinary items | 691 |
| Extraordinary charges (credits) | |
| NET INCOME | 691 |
| Other increases (decreases) in capital | 16 |
| NET CHANGE IN CAPITAL | 707 |

## Sacramento Valley Bank, N.A.

Established Decemeber 4, 1981

**1609 Watt Avenue Sacramento 95825** **Tel: (916) 485-3379**

Principal Officers: Herbert K. Yee, Chairman of the Board; George G. Barstow, President & Chief Executive Officer; Bruce W. Morrison, Senior Vice President & Cashier.

Directors: Frank J. Corti, Jack M. Kimmel, Roger W. Niello, Brooks H. Rooney, Melvin Shore, Jeffrey J. Taylor, Robert E. Whitten, Harry C. Wong, Herbert K. Yee.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,899 |
| U. S. Treasury securities | | 499 |
| Other bonds, notes, and debentures | | 150 |
| Federal funds sold, etc. | | 500 |
| Loans (excluding unearned income) | 38,413 | |
| LESS: Reserve for possible loan losses | 440 | |
| Loans (net) | | 37,973 |
| Bank premises, furniture and fixtures | | 1,634 |
| Other real estate owned | | 1,052 |
| Other assets | | 1,649 |
| Total Assets | | 47,356 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 8,954 |
| Time and savings deposits (IPC) | | 29,016 |
| Deposits of U.S. Government | | 49 |
| Deposits of States and municipalities | | 1,700 |
| Deposits of commercial banks | | 800 |
| Certified and officers checks | | 595 |
| Total Domestic Deposits | 41,114 | |
| Demand deposits | 9,598 | |
| Time and savings deposits | 31,51 | |
| Total Domestic and Foreign Deposits | | 41,114 |
| Mortgage indebtedness | | 1,195 |
| Other liabilities | | 355 |
| Total Liabilities | | 42,664 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,000 |
| Surplus | 4,000 |
| Undivided profits | -308 |
| Total Equity Capital | 4,692 |
| Total Liabilities and Equity Capital | 47,356 |

Parent company: Central Pacific Corporation.
Branch offices (3): Citrus Heights, Sacramento (2).

## Sacramento Valley Bank, N.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 5,365 |
| Income on Federal funds sold | 628 |
| Interest and dividends on investments | 181 |
| Other operating income | 345 |
| Total operating income | 6,519 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,484 |
| Interest on deposits | 3,191 |
| Interest on Federal funds purchased and other borrowings | 7 |
| Occupancy and furniture and equipment expense | 657 |
| Provision for loan losses | 397 |
| Other operating expense | 1,202 |
| Total operating expense | 6,938 |
| NET OPERATING INCOME | -419 |
| Applicable income taxes | -256 |
| Income before extraordinary items | -163 |
| Extraordinary charges (credits) | |
| NET INCOME | -163 |
| NET CHANGE IN CAPITAL | -163 |

## San Diego National Bank

Established November 12, 1981

635 West 'A' Street, San Diego 92101 Tel: (619) 231-4989

Principal Officers: W.C. Cylke, President & Chief Executive Officer; Don B. Dale, Executive Vice President; David L. Hoffland, Vice President & Cashier; Melvin Weinman, Vice President, Business Development; Doug Evans, Robert Horsman, Vice Presidents, Commercial Loans; Joyce Chewning, Vice President Operations.

Directors: W.C. Cylke, Don B. Dale, C.I. Feurzeig, Michael C. Fletcher, Murray I. Galinson, Edmund Hamm, Thedore Lambron, C. Randolph Strada, Julius Zolezzi.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSTS

| | | |
|---|---|---|
| Cash and due from banks | | 3,976 |
| U. S. Treasury securities | | 10,019 |
| Obligations of U.S. Gov't agencies, etc. | | 4,000 |
| Obligations of States and political subdivisions | | 3,069 |
| Other bonds, notes, and debentures | | 304 |
| Federal funds sold, etc. | | 8,058 |
| Loans (excluding unearned income) | 25,221 | |
| LESS: Reserve for possible loan losses | 300 | |
| Loans (net) | | 24,921 |
| Bank premises, furniture and fixtures | | 505 |
| Other assets | | 791 |
| Total Assets | | 55,643 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 16,259 |
| Time and savings deposits (IPC) | | 26,726 |
| Deposits of U.S. Government | | 133 |
| Certified and officers check | | 331 |
| Total Domestic Deposits | 43,449 | |
| Demand deposits | 16,723 | |
| Time and savings deposits | 26,726 | |
| Total Domestic and Foreign Deposits | | 43,449 |
| Federal funds purchased, etc. | | 1,969 |
| Other liabilities | | 481 |
| Total Liabilities | | 45,899 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 4,748 |
| Surplus | | 4,587 |
| Undivided profits | | 409 |
| Total Equity Capital | | 9,744 |
| Total Liabilities and Equity Capital | | 55,643 |

Parent company: SDNB Financial Corporation.

## San Diego National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,849 |
| Interest on balances with banks | 371 |
| Income on Federal funds sold | 410 |
| Interest and dividends on investments | 1,020 |
| Other operating income | 37 |
| Total operating income | 3,687 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 747 |
| Interest on deposits | 1,320 |
| Interest on Federal funds purchased and other borrowings | 84 |
| Occupancy and furniture and equipment expense | 175 |
| Provision for loan losses | 181 |
| Other operating expense | 366 |
| Total operating expense | 2,873 |
| NET OPERATING INCOME | 814 |
| Applicable income taxes | 259 |
| Income before extraordinary items | 555 |
| Extraordinary charges (credits) | |
| NET INCOME | 555 |
| NET CHANGE IN CAPITAL | 555 |

## San Dieguito National Bank

**Established December 22, 1980**

**135 Saxony Road, Encinitas 92024** **Tel: (619) 436-6888**

Principal Officers: Stanley E. Gardner, President and Chief Executive Officer; Vernon E. Sorensen, Jr., Vice President and Cashier; Jess Barrera, Senior Vice President, Loan Officer.

Directors: Paul A. Vogel, Chairman of the Board; Leonard R. Cory, J. Peter Fitzpatrick, D.D.S., Stanley E. Gardner, Robert E. Grice, William F. Howell, M. Tamie Kimura, Donald A. Klatt, Thomas T. Minamide, James E. O'Neal, Robert O. Weston.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,303 |
| U S. Treasury securities | | 866 |
| Obligations of U.S. Gov't agencies, etc. | | 728 |
| Other bonds, notes, and debentures | | 79 |
| Federal funds sold, etc. | | 2,750 |
| Loans (excluding unearned income) | 24,492 | |
| LESS: Reserve for possible loan losses | 213 | |
| Loans (net) | | 24,279 |
| Bank premises, furniture and fixtures | | 1,308 |
| Other real estate owned | | 554 |
| Other assets | | 1,521 |
| Total Assets | | 36,388 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 11,178 |
| Time and savings deposits (IPC) | | 19,714 |
| Deposits of States and municipalities | | 600 |
| Certified and officers checks | | 638 |
| Total Domestic Deposits | 32,130 | |
| Demand deposits | 11,816 | |
| Time and savings deposits | 20,314 | |
| Total Domestic and Foreign Deposits | | 32,130 |
| Federal funds purchased, etc. | | 714 |
| Other liabilities | | 865 |
| Total Liabilities | | 33,709 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,350 |
| Surplus | 1,248 |
| Undivided profits | 81 |
| Total Equity Capital | 2,679 |
| Total Liabilities and Equity Capital | 36,388 |

Parent company: S.D.N. Bancorp.
Branch office: Rancho La Costa.

## San Dieguito National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,829 |
| Interest on balances with banks | 106 |
| Income on Federal funds sold | 168 |
| Interest and dividends on investments | 170 |
| Other operating income | 265 |
| Total operating income | 3,538 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 787 |
| Interest on deposits | 1,288 |
| Interest on Federal funds purchased and other borrowings | 68 |
| Occupancy and furniture and equipment expense | 295 |
| Provision for loan losses | 174 |
| Other operating expense | 932 |
| Total operating expense | 3,544 |
| NET OPERATING INCOME | -6 |
| Applicable income taxes | 2 |
| Income before extraordinary items | -8 |
| Net securities gains (losses) | 20 |
| Extraordinary charges (credits) | |
| NET INCOME | 12 |
| NET CHANGE IN CAPITAL | 12 |

## San Jose National Bank

Established June 10, 1982

One North Market Street, San Jose 95113 Tel: (408) 947-7562

Principal Officers: Arthur K. Lund, Chairman of the Board; Douglas N. McLendon, President & Chief Executive Officer; Jeffrey W. Gardiner, Executive Vice President & Senior Banking Officer; Juan G. Jimenez, Senior Vice President & Chief Administrative O.

Directors: Robert A. Archer, C. Dennis Chanbers, Ray H. Collisaw, Jack G. Fischer, Joseph P. Franco, Vern A. Ingraham, Walter L. Jensen, Donald L. Lucas, Arthur Lund, Louis Oneal.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,331 |
| U. S. Treasury securities | | 4,381 |
| Obligations of U.S. Gov't agencies, etc. | | 8,341 |
| Obligations of States and political subdivisions | | 100 |
| Other bonds, notes, and debentures | | 317 |
| Federal funds sold, etc. | | 5,024 |
| Loans (excluding unearned income) | 17,772 | |
| LESS: Reserve for possible loan losses | 153 | |
| Loans (net) | | 17,619 |
| Bank premises, furniture and fixtures | | 1,183 |
| Other assets | | 632 |
| Total Assets | | 40,928 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 9,694 |
| Time and savings deposits (IPC) | | 18,660 |
| Deposits of U.S. Government | | 68 |
| Deposits of States and municipalities | | 100 |
| Certified and officers checks | | 809 |
| Total Domestic Deposits | 29,331 | |
| Demand deposits | 10,571 | |
| Time and savings deposits | 18,760 | |
| Total Domestic and Foreign Deposits | | 29,331 |
| Mortgage indebtedness | | 133 |
| Other liabilities | | 476 |
| Total Liabilities | | 29,940 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 5,326 |
| Surplus | 5,226 |
| Undivided profits | 436 |
| Total Equity Capital | 10,988 |
| Total Liabilities and Equity Capital | 40,928 |

## San Jose National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 478 |
| Interest on balances with banks | 22 |
| Income on Federal funds sold | 347 |
| Interest and dividends on investments | 634 |
| Other operating income | 7 |
| Total operating income | 1,488 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 344 |
| Interest on deposits | 377 |
| Interest on Federal funds purchased and other borrowings | 134 |
| Occupancy and furniture and equipment expense | 152 |
| Provision for loan losses | 73 |
| Other operating expense | 257 |
| Total operating expense | 1,337 |
| NET OPERATING INCOME | 151 |
| Applicable income taxes | 52 |
| Income before extraordinary items | 99 |
| Net securities gains (losses) | 89 |
| Extraordinary charges (credits) | |
| NET INCOME | 188 |
| Other increases (decreases) in capital | 10,643 |
| NET CHANGE IN CAPITAL | 10,831 |

## Santa Clarita National Bank

Incorporated October 1, 1965

23929 W. Valencia Blvd., Valencia 91355 Tel: (805) 255-9611

Principal Officers: Don F. Guglielmino, Chairman of the Board, President and Chief Executive Officer; Raymond T. Hale, Executive Vice President; Dolores Dickinson, Senior Vice President and Cashier; A.W. Ellis, Senior Vice President, Branch Administration; Frank C. Ficke, Senior Vice President, Marketing.

Directors: Elisha J. Agajanian, Joseph M. Boskovich, Walter R. Fisher, Robert H. Fitzpatrick, Don F. Guglielmino, Raymond T. Hale, Curtis Huntsinger, Hugo Lizza, Paul Palmer.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands ofdollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 11,742 |
| U. S. Treasury securities | | 5,099 |
| Obligations of U.S. Gov't agencies, etc. | | 10,731 |
| Obligations of States and political subdivisions | | 8,421 |
| Corporate stock | | 173 |
| Federal funds sold, etc. | | 6,900 |
| Loans (excluding unearned income) | 71,672 | |
| LESS: Reserve for possible loan losses | 662 | |
| Loans (net) | | 71,010 |
| Bank premises, furniture and fixtures | | 6,403 |
| Other real estate owned | | 275 |
| Other assets | | 2,059 |
| Total Assets | | 122,813 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 33,353 |
| Time and savings deposits (IPC) | | 69,605 |
| Deposits of U.S. Government | | 116 |
| Deposits of States and municipalities | | 3,550 |
| Certified and officers checks | | 1,996 |
| Total Domestic Deposits | 108,620 | |
| Demand deposits | 35,593 | |
| Time and savings deposits | 73,027 | |
| Total Domestic and Foreign Deposits | | 108,620 |
| Federal funds purchased, etc. | | 1,900 |
| Other liabilities for borrowed money | | 1,521 |
| Mortgage indebtedness | | 423 |
| Other liabilities | | 1,284 |
| Total Liabilities | | 113,748 |
| Subordinated notes and debentures | | 500 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,285 |
| Surplus | | 4,858 |
| Undivided profits | | 2,422 |
| Total Equity Capital | | 8,565 |
| Total Liabilities and Equity Capial | | 122,813 |

Branch offices (8): Newhall (2), North Hollywood, Northridge, San Fernando, Sepulveda, Sylmar, Valencia

## Santa Clarita National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 10,490 |
| Income on Federal funds sold | 232 |
| Interest and dividends on investments | 2,112 |
| Other operating income | 1,882 |
| Total operating income | 14,716 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 4,105 |
| Interest on deposits | 6,183 |
| Interest on Federal funds purchased and other borrowings | 327 |
| Occupancy and furniture and equipment expense | 1,357 |
| Provision for loan losses | 648 |
| Other operating expense | 2,177 |
| Total operating expense | 14,797 |
| NET OPERATING INCOME | -8 |
| Applicable income taxes | -243 |
| Income before extraordinary items | 162 |
| Net securities gains (losses) | 2 |
| Extraordinary charges (credits) | |
| NET INCOME | 164 |
| Other increases (decreases) in capital | 514 |
| NET CHANGE IN CAPITAL | 678 |

## Santa Fe National Bank

Established August 6, 1979

12551 E. Imperial Highway, Norwalk 90650 Tel: (213) 864-9971

Principal Officers: Dwain E. Johnson, Chiarman of the Board; James D. Hawkins, Vice Chairman; Edward H. Lund, President; & Chief Executive Officer; Frank Maiques, Senior Vice President; Lorne G. Brown, Executive Vice President & Cashier.

Directors: James D. Hawkins, Morgan Imperial, Dwain E. Johnson, Edward H. Lund, Bill Mosher, Charles F. Munea, Donald W. Myers, Donald G. Weiner, O.D.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,656 |
| Obligations of U.S. Gov't agencies, etc. | | 1,100 |
| Obligations of States and political subdivisions | | 308 |
| Other bonds, notes, and debentures | | 61 |
| Federal funds sold, etc. | | 4,900 |
| Loans (excluding unearned income) | 9,896 | |
| LESS: Reserve for possible loan losses | 74 | |
| Loans (net) | | 9,822 |
| Bank premises, furniture and fixtures | | 425 |
| Other assets | | 208 |
| Total Assets | | 18,480 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,597 |
| Time and savings deposits (IPC) | | 11,150 |
| Deposits of States and municipalities | | 100 |
| Certified and officers checks | | 345 |
| Total Domestic Deposits | 16,192 | |
| Demand deposits | 4,942 | |
| Time and savings deposits | 11,250 | |
| Total Domestic and Foreign Deposits | | 16,192 |
| Other liabilities | | 96 |
| Total Liabilities | | 16,288 |

#### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,017 |
| Surplus | | 1,016 |
| Undivided profits | | 159 |
| Total Equity Capital | | 2,192 |
| Total Liabilities and Equity Capital | | 18,480 |

Branch office: Whittier.

## Santa Fe National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,361 |
| Income on Federal funds sold | 213 |
| Interest and dividends on investments | 329 |
| Other operating income | 127 |
| Total operating income | 2,030 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 609 |
| Interest on deposits | 860 |
| Interest on Federal funds purchased and other borrowings | 8 |
| Occupancy and furniture and equipment expense | 267 |
| Provision for loan losses | 25 |
| Other operating expense | 276 |
| Total operating expense | 2,045 |
| NET OPERATING INCOME | -15 |
| Income before extraordinary items | -15 |
| Net securities gains (losses) | 26 |
| Extraordinary charges (credits) | |
| NET INCOME | 11 |
| Cash dividends paid | 5 |
| NET CHANGE IN CAPITAL | 6 |

## Saratoga National Bank

Established November 8, 1982

12228 Saratoga-Sunnyvale Road, Saratoga 95070 Tel: (805) 822-6801

Principal officers: Richard L. Mount, President & Chief Executive Officer; A.L. Bousquet Vice President & Cashier, J.D. Geist, Vice President & Loan Officer.

Directors: Neal A. Cabrinha, Robert G. Egan, William D. Kron, John F. Lynch, III, V. Ronald Mancuso, D.D.S., Robert R. Maxfield, Richard L. Mount, Kenneth P. Ostrow, James E. Ruetner, Robert J. Ryan, Thomas H. Seefurth, Sam E. Sells.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 426 |
| U. S. Treasury securities | | 997 |
| Other bonds, notes, and debentures | | 2,990 |
| Federal funds sold, etc. | | 3,300 |
| Loans (excluding unearned income) | 7,252 | |
| LESS: Reserve for possible loan losses | 21 | |
| Loans (net) | | 7,231 |
| Bank premises, furniture and fixtures | | 102 |
| Other assets | | 90 |
| Total Assets | | 15,136 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,287 |
| Time and savings deposits (IPC) | | 7,651 |
| Deposits of States and municipalities | | 100 |
| Certified and officers checks | | 162 |
| Total Domestic Deposits | 12,200 | |
| Demand deposits | 4,449 | |
| Time and savings deposits | 7,751 | |
| Total Domestic and Foreign Deposits | | 12,200 |
| Other liabilities | | 35 |
| Total Liabilities | | 12,235 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,500 |
| Surplus | 1,500 |
| Undivided profits | -99 |
| Total Equity Capital | 2,901 |
| Total Liabilities and Equity Capital | 15,136 |

Parent company: Saratoga Bancorp.

## Saratoga National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 35 |
| Interest on balances with banks | 13 |
| Income on Federal funds sold | 36 |
| Interest and dividends on investments | 1 |
| Total operating income | 85 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 42 |
| Interest on deposits | 20 |
| Occupancy and furniture and equipment expense | 9 |
| Other operating expense | 22 |
| Total operating expense | 93 |
| NET OPERATING INCOME | -8 |
| Applicable income taxes | -2 |
| Income before extraordinary items | -6 |
| Extraordinary charges (credits) | -2 |
| NET INCOME | -8 |
| Other increases (decreases) in capital | 2,844 |
| NET CHANGE IN CAPITAL | 2,836 |

## Security Pacific National Bank

Incorporated August 16, 1880

333 South Hope St., Los Angeles 90071 Tel: (213) 613-6211

Principal Officers: Richard J. Flamson III, Chairman of the Board & Chief Executive Officer; George F. Moody, President and Chief Operating Officer; Frank V. Cahouet, Vice Chairman of the Board & Chief Financial Officer; Roy D. Hartmann, Lloyd P. Johnson, Harry S. Meily, Vice Chairmen of the Board.

Directors: Joseph F. Alibrandi, Robert Anderson, Richard C. Bergen, J.G. Boswell II, Earl Clark, Charles E. Ducommun, Richard J. Flamson III, Camilla C. Frost, Donald E. Guinn, Carl E. Hartnack, Frank L. Hope, Jr., Frederick G. Larkin, Jr., Glen McDanel, George F. Moody, Fred W. O'Green, H. Russell Smith, Dwight L. Stuart, John Cree Wilson, Jr., M.D., Jacques S. Yeager, James H. Zumberge.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,935,237 |
| U. S. Treasury securities | | 1,188,936 |
| Obligations of U.S. Gov't agencies, etc. | | 140,967 |
| Obligations of States and political subdivisions | | 398,012 |
| Other bonds, notes, and debentures | | 63,829 |
| Corporate stock | | 43,828 |
| Trading account securities | | 101,752 |
| Federal funds sold, etc. | | 194,303 |
| Loans (excluding unearned income) | 22,932,324 | |
| LESS: Reserve for possible loan losses | 249,612 | |
| Loans (net) | | 22,682,712 |
| Direct lease financing | | 1,291,176 |
| Bank premises, furniture and fixtures | | 603,452 |
| Other real estate owned | | 99,453 |
| Investments in unconsolidated subsidiaries | | 33,159 |
| Customers' liability on acceptances outstanding | | 1,528,945 |
| Other assets | | 708,516 |
| **Total Assets** | | 34,014,277 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,544,473 |
| Time and savings deposits (IPC) | | 14,312,460 |
| Deposits of U.S. Government | | 36,803 |
| Deposits of States and municipalities | | 618,983 |
| Deposits of foreign governments | | 178,572 |
| Deposits of commercial banks | | 761,122 |
| Certified and officers checks | | 266,843 |
| Total Domestic Deposits | 20,719,256 | |
| Demand deposits | 5,319,932 | |
| Time and savings deposits | 15,399,324 | |
| Deposits in Foreign Offices | | 5,468,318 |
| **Total Domestic and Foreign Deposits** | | 26,187,574 |
| Federal funds purchased, etc. | | 2,718,850 |
| Other liabilities for borrowed money | | 821,921 |
| Mortgage indebtedness | | 21,863 |
| Acceptances executed and outstanding | | 1,528,945 |
| Other liabilities | | 1,224,274 |
| **Total Liabilities** | | 32,503,427 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 550,000 |
| Surplus | 550,000 |
| Undivided profits | 410,850 |
| **Total Equity Capital** | 1,510,850 |
| **Total Liabilities andEquity Capital** | 34,014,277 |

Parent company: Security Pacific Corporation.

Subsidiaries: The Bank of Canton, Ltd.; First Small Business Investment Company of California; Pacific Southwest Realty Company; RMJ Securities Corporation; Security Pacific Australia, Ltd.; Security Pacific Bank, Canada; Security Pacific Commercial Leasing, Inc.; Security Pacific Equipment Leasing, Inc.; Security-Pacific International Bank; Security Pacific Overseas Corp.; Security Pacific Overseas Investment Corporation; Security Pacific Southwest, Inc.; SEPAC Acceptance & Lease Service, Inc.

## Security Pacific National Bank —Continued

Branch offices (674): Agoura, Alameda, Alhambra, Alpine, Altadena, Anaheim (6), Angels Camp, Antioch, Apple Valley, Arcadia (2), Arcata (2), Arroyo Grande, Atascadero, Auberry, Auburn (2), Avalon, Azusa, Bakersfield (5), Banning, Barstow (2), Berkeley, Beverly Hills (3), Big Bear Lake, Big Pine, Bishop, Blue Jay, Blythe, Bonita, Boron, Brawley, Brea (2), Buena Park (3), Burbank (5), Burlingame, Calimesa, Camarillo, Canoga Park (2), Canyon Country, Capistrano Beach, Carlsbad (2), Carmel, Carmichael, Carpinteria, Carson, Cathedral City, Cerritos (2), Chatsworth, Chico, Chino (2), Chula Vista (2), Citrus Heights (2), City of Commerce (3), City of Industry, Claremont, Clovis, Coalinga, Colton, Compton (3), Concord (3), Corcoran, Corona, Corona Del Mar, Coronado, Costa Mesa (2), Covina (2), Culver City (3), Cupertino, Cypress, Daly City (2), Danville, Davis, Delano, Desert Hot Springs, Diamond Bar (2), Dinuba, Downey (2), El Cajon (2), El Centro (2), El Monte, El Segundo (3), El Toro, Encinitas (2), Encino, Escondido (4), Eureka (3), Exeter, Fair Oaks, Fairfield, Fallbrook, Fillmore, Folsom (2), Fontana (2), Foster City, Fountain Valley, Fremont, Fresno (16), Fullerton (4), Garden Grove (4), Gardena, Glenbrook, Glendale (5), Glendora, Goleta, Granada Hills, Grand Terrace, Grass Valley, Greenbrae, Guadalupe, Hacienda Heights, Half Moon Bay, Hanford, Hawthorne, Hayward (2), Hemet (2), Hermosa Beach, Hesperia, Hollywood (3), Hoopa, Huntington Beach (6), Huntington Park (2), Idyllwild, Imperial Beach, Independence, Indio (2), Inglewood (2), Irvine (3), Jackson, June Lake, La Canada Flintridge, La Crescenta, La Habra (2), La Jolla (5), La Mesa (3), La Mirada, La Puente, La Verne, Lafayette, Laguna Beach, Laguna Hills (3), Laguna Niguel, Lake Arrowhead, Lake Elsinore, Lakeside, Lakewood, Lancaster (2), Lawndale, Lee Vining, Lindsay, Livermore, Loma Linda, Lompoc (3), Lone Pine, Long Beach (11), Los Altos, Los Angeles (72), Los Gatos, Los Osos, Lynwood, Madera, Malibu, Mammoth Lakes, Manhattan Beach, March Air Force Base, Marina del Rey (2), Maywood, McFarland, McKinleyville, Menlo Park, Merced, Milpitas, Mill Valley, Mission Viejo (2), Modesto (4), Monrovia, Montclair, Montebello, Montecito, Monterey, Monterey Park (2), Montrose, Moraga, Morro Bay, Mountain View, Napa, National City, Nevada City, Newbury Park (2), Newhall (2), Newport Beach (5), Norco, North Hollywood (2), Northridge 43), Norwalk, Novato, Oakland (3), Oceanside, Ojai, Orange (3), Orange Cove, Oroville, Oxnard (4), Pacific Grove, Pacific Palisades, Palmdale, Palm Desert (2), Palm Springs (3), Palo Alto (2), Palos Verdes Estates (2), Panorama City, Paradise, Pasadena (5), Paso Robles, Perris, Piedmont, Pismo Beach, Placerville (2), Pleasant Hill, Pomona (3), Porterville, Port Hueneme, Poway, Ramona, Rancho Cordova (2), Rancho Cucamonga, Rancho La Costa, Rancho Mirage, Rancho Santa Fe, Redding, Redlands, Redondo Beach, Redwood City, Reseda, Rialto (2), Ridgecrest, Riverside (13), Rocklin, Rohnert Park, Rolling Hills Estates, Rosemead, Roseville, Rowland Heights, Sacramento (11), Salinas (2), San Bernardino (4), San Carlos, San Clemente, San Diego (19), San Fernando, San Francisco (13), San Gabriel, Sanger, San Jose (7), San Juan Capistrano, San Leandro, San Luis Obispo, San Marcos, San Marino (2), San Mateo (2), San Pedro (3), San Rafael, San Ramon, Santa Ana (6), Santa Barbara (3), Santa Cruz, Santa Fe Springs, Santa Maria (3), Santa Monica (4), Santa Paula, Santa Rosa (4), Santee, San Ysidro, Saratoga, Saugus, Seal Beach (2), Selma, Sherman Oaks (3), Shingle Springs, Simi Valley (2),Solvang, Sonora, South Gate, South Laguna, South Lake Tahoe, South Pasadena, Stockton (3), Studio City, Sun City, Sunland, Sunnyvale (2), Sun Valley (2), Sylmar, Tarzana, Temecula, Temple City, Thousand Oaks (4), Torrance (6), Trona, Tulare, Turlock, Tustin, Twain Harte, Twentynine Palms (2), Upland (2), Vacaville, Vandenberg Air Force Base, Van Nuys (4), Venice (2), Ventura (4), Vernon, Victorville, Visalia (2), Vista, Walnut Creek (2), Wasco, West Covina (2), Westlake Village, Westminster, Whittier (2), Willow Creek, Wilmington, Woodland, Woodland Hills (8), Yorba Linda, Yuba City, Yucaipa, Yucca Valley, Nassau, Bahamas, Manama, Bahrain, Hong Kong, London, England, Frankfurt, Germany, Tokyo, Japan, Manila, Philippines, Singpore, Seoul, South Korea.

## Security Pacific National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,941,731 |
| Interest on balances with banks | 331,818 |
| Income on Federal funds sold | 40,771 |
| Interest and dividends on investments | 149,079 |
| Income from direct lease financing | 124,119 |
| Trust department income | 45,527 |
| Other operating income | 400,023 |
| Total operating income | 4,033,068 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 532,863 |
| Interest on deposits | 2,166,630 |
| Interest on Federal funds purchased and other borrowings | 413,302 |
| Occupancy and furniture and equipment expense | 145,324 |
| Provision for loan losses | 128,622 |
| Other operating expense | 297,969 |
| Total operating expense | 3,684,710 |
| NET OPERATING INCOME | 348,358 |
| Applicable income taxes | 120,929 |
| Income before extraordinary items | 227,429 |
| Net securities gains (losses) | 99 |
| Extraordinary charges (credits) | |
| NET INCOME | 227,528 |
| Other increases (decreases) in capital | -10,964 |
| Cash dividends paid | 84,195 |
| NET CHANGE IN CAPITAL | 132,36 |

## Security Pacific National Bank —Continued

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 2,527,756 |
| (b) Stocks | 3,139,994 |
| (c) Real Estate Loans | 269,334 |
| (d) Other Loans | 967,335 |
| (e) Real Estate | 335,070 |
| (f) Savings and Loan, Other Thrift Deposits | 107,056 |
| (g) Miscellaneous | 436,256 |
| Time Deposits: | |
| (a) Own Bank | 199,035 |
| (b) Other Banks | 468,341 |
| Demand Deposits: | |
| (a) Own Bank | 153,860 |
| Local Agency Security Investments | 1,793,028 |
| Corporate Investments | 3,522,696 |
| Agency, Safekeeping, Custodian, and Escrow Investments | 20,459,343 |
| Advances or Overdrafts | 173,75 |
| Total Assets | 34,552,179 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 926,957 |
| (b) Personal Living Trusts | 1,297,104 |
| (c) Employee Benefit Trusts | 5,804,841 |
| (d) Collective Investment Funds | 1,436,381 |
| (e) Less units of Collective Investment Funds | -1,399,517 |
| Total Fiduciary Accounts | 8,065,766 |
| Local Agency Security Accounts | 1,793,028 |
| Corporate Accounts | 3,799,986 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 20,801,317 |
| Due to Commercial Department, Advances or Overdrafts | 92,082 |
| Total Liabilities | 34,552,179 |
| Market value-Securities deposited with State Treasurer: Court | 679 |
| Market value-Securities deposited with State Treasurer: Private | 177 |

## Sierra National Bank

Incorporated October 22, 1981

224 West 'F' Street, Tehachapi 93561 Tel: (805) 822-6801

Principal officers: Jack B. Conley, President; Charles Nickerson, Vice President & Cashier; Dana G. Britian, Vice President; Darlene Schumacher, Assistant Cashier.

Directors: Jack B. Conley, Leslie A. Duplan, Robert M. Floyd, George W. Kates, Robert A. Mitchell, John F. Nunes, Jr., Fred D. Patterson, Floyd E. Prewitt, Lee Tracy Saylor, John P. Squires, Kenneth W. Wolcott, Samuel J. Young.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,953 |
| U. S. Treasury securities | | 29 |
| Obligations of U.S. Gov't agencies, etc. | | 1,580 |
| Obligations of States and political subdivisions | | 139 |
| Other bonds, notes, and debentures | | 54 |
| Federal funds sold, etc. | | 250 |
| Loans (excluding unearned income) | 6,175 | |
| LESS: Reserve for possible loan losses | 21 | |
| Loans (net) | | 6,154 |
| Bank premises, furniture and fixtures | | 663 |
| Other assets | | 185 |
| Total Assets | | 12,275 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 1,171 |
| Time and savings deposits (IPC) | | 7,826 |
| Deposits of U.S. Government | | 12 |
| Deposits of States and municipalities | | 1,326 |
| Certified and officers checks | | 255 |
| Total Domestic Deposits | 10,590 | |
| Demand deposits | 1,438 | |
| Time and savings deposits | 9,152 | |
| Total Domestic and Foreign Deposits | | 10,590 |
| Other liabilities | | 28 |
| Total Liabilities | | 10,618 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 900 |
| Surplus | 897 |
| Undivided profits | -140 |
| Total Equity Capital | 1,657 |
| Total Liabilities and Equity Capital | 12,275 |

## Sierra National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 36 |
| Interest on balances with banks | 5 |
| Income on Federal funds sold | 24 |
| Interest and dividends on investments | 3 |
| Other operating income | 2 |
| Total operating income | 70 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 34 |
| Interest on deposits | 24 |
| Occupancy and furniture and equipment expense | 16 |
| Other operating expense | 19 |
| Total operating expense | 93 |
| NET OPERATING INCOME | -23 |
| Income before extraordinary items | -23 |
| Extraordinary charges (credits) | |
| NET INOME | -23 |
| NET CHANGE IN CAPITAL | -23 |

# Southland National Bank of Arcadia

Established June 15, 1982

800 South Santa Anita Avenue, Arcădia 91006 Tel: (213) 447-3256

Principal Officers: Murray Seidner, Chairman of the Board; Jay W. Coleman, President & Chief Executive Officer; C. Robert Netherton, Executive Vice President & Senior Loan Officer; Willaim A. Davis, Vice President, Cashier & Chief Financial Officer.

Directors: Paul Friedman, Paul A. Jones, J.W. Marrietta, Jr., William Moore, G. Barton Payne, Frank J. Pocino, Murray Seidner, Wayne A. Steinle, Bernard Zwick.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,057 |
| U.S. Treasury securities | | 192 |
| Obligations of U.S. Gov't agencies, etc. | | 600 |
| Other bonds, notes, and debentures | | 107 |
| Federal funds sold, etc. | | 1,200 |
| Loans (excluding unearned income) | 4,102 | |
| LESS: Reserve for possible loan losses | 32 | |
| Loans (net) | | 4,070 |
| Bank premises, furniture and fixtures | | 777 |
| Other assets | | 113 |
| **Total Assets** | | 9,116 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,133 |
| Time and savings deposits (IPC) | | 3,697 |
| Deposits of States and municipalities | | 261 |
| Certified and officers checks | | 80 |
| Total Domestic Deposits | 6,171 | |
| Demand deposits | 2,213 | |
| Time and savings deposits | 3,958 | |
| **Total Domestic and Foreign Deposits** | | 6,171 |
| Other liabilities | | 29 |
| **Total Liabilities** | | 6,200 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,779 |
| Surplus | 1,768 |
| Undivided profits | -631 |
| **Total Equity Capital** | 2,916 |
| **Total Liabilities and Equity Capital** | 9,116 |

## Southland National Bank of Arcadia —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 148 |
| Interest on balances with banks | 9 |
| Income on Federal funds sold | 117 |
| Interest and dividends on investments | 34 |
| Other operating income | 9 |
| Total operating income | 317 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 176 |
| Interest on deposits | 88 |
| Occupancy and furniture and equipment expense | 73 |
| Provision for loan losses | 14 |
| Other operating expense | 169 |
| Total operating expense | 520 |
| NET OPERATING INCOME | -203 |
| Income before extraordinary items | -203 |
| Extraordinary charges (credits) | |
| NET INCOME | -203 |
| Other increases (decreases) in capital | 3,258 |
| NET CHANGE IN CAPITAL | 3,055 |

## Taft National Bank

Incorporated March 24, 1982

**523 Cascade Place, Taft 93268** **Tel: (805) 763-5151**

Principal officers: Charles E. Smith, President & Chief Executive Officer; Jon Meyer, Senior Vice President & Cashier; T.W. Durrett, Vice President & Senior Loan Officer; Charles Byrd, Assistant Vice President, Operations.

Directors: Charles Beard, William Bradley, Robert Coston, John Hollingsworth, Glen Lloyd, Robert Morton, Charles Reed, Charles E. Smith.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 973 |
| Other bonds, notes, and debentures | | 4,494 |
| Federal funds sold, etc. | | 1000 |
| Loans (excluding unearned income) | 2,357 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 2,357 |
| Bank premises, furniture and fixtures | | 324 |
| Other assets | | 104 |
| Total Assets | | 9,252 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 1,399 |
| Time and savings deposits (IPC) | | 5,660 |
| Deposits of States and municipalities | | 100 |
| Certified and officers checks | | 260 |
| Total Domestic Deposits | 7,419 | |
| Demand deposits | 1,659 | |
| Time and savings deposits | 5,760 | |
| Total Domestic and Foreign Deposits | | 7,419 |
| Other liabilities | | 26 |
| Total Liabilities | | 7,445 |
| **EQUITY CAPITAL** | | |
| Common stock | | 1,070 |
| Surplus | | 1,059 |
| Undivided profits | | -322 |
| Total Equity Capital | | 1,807 |
| Total Liabilities and Equity Capital | | 9,252 |

## The Torrance National Bank

Incorporated October 16, 1973

**2860 W. Sepulveda Blvd., Torrance 90505** **Tel: (213) 326-2345**

Principal Officers: George W. Post, Chairman of the Board and President; Robert G. Leech, Executive Vice President and Cashier; Virginia B. Hass, Vice President and Secretary.

Directors: Jack B. Brooks, Neil E. Campbell, Larry J. Celmer, D.V.M., Prentice P. Kelly, Robert G. Leech, William J. Melville, Donald L. Meyer, George W. Post, James A. Post, James E. Walsh.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,017 |
| U. S. Treasury securities | | 259 |
| Obligations of U.S. Gov't agencies, etc. | | 3,315 |
| Obligations of States and political subdivisions | | 5,493 |
| Other bonds, notes, and debentures | | 106 |
| Federal funds sold, etc. | | 7,500 |
| Loans (excluding unearned income) | 25,271 | |
| LESS: Reserve for possible loan losses | 295 | |
| Loans (net) | | 24,976 |
| Bank premises, furniture and fixtures | | 1,903 |
| Other real estate owned | | 861 |
| Other assets | | 1,046 |
| Total Assets | | 49,476 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 14,346 |
| Time and savings deposits (IPC) | | 23,745 |
| Deposits of U.S. Government | | 56 |
| Deposits of States and municipalities | | 1,877 |
| Deposits of commercial banks | | 5 |
| Certified and officers checks | | 1,030 |
| Total Domestic Deposits | 41,104 | |
| Demand deposits | 15,559 | |
| Time and savings deposits | 25,545 | |
| Total Domestic and Foreign Deposits | | 41,104 |
| Other liabilities for borrowed money | | 814 |
| Mortgage indebtedness | | 398 |
| Other liabilities | | 1,150 |
| Total Liabilities | | 43,466 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,752 |
| Surplus | | 1,947 |
| Undivided profits | | 2,311 |
| Total Equity Capital | | 6,010 |
| Total Liabilities and Equity Capital | | 49,476 |

Branch office: Lomita.

## The Torrance National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 4,318 |
| Income on Federal funds sold | 251 |
| Interest and dividends on investments | 775 |
| Other operating income | 500 |
| Total operating income | 5,844 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,280 |
| Interest on deposits | 2,200 |
| Interest on Federal funds purchased and other borrowings | 114 |
| Occupancy and furniture and equipment expense | 232 |
| Provision for loan losses | 135 |
| Other operating expense | 1,034 |
| Total operating expense | 4,995 |
| NET OPERATING INCOME | 849 |
| Applicable income taxes | 173 |
| Income before extraordinary items | 676 |
| Net securities gains (losses) | 11 |
| Extraordinary charges (credits) | |
| NET INCOME | 687 |
| Other increases (decreases) in capital | 81 |
| Cash dividends paid | 701 |
| NET CHANGE IN CAPITAL | 67 |

## Trans American National Bank

Incorporated April 27, 1965

**400 South Atlantic Blvd., Monterey Park 91734** **Tel: (213) 289-4100**

Principal Officers: Adam K. Wen, President & Chief Executive Officer; Joe Y. C. Wu, Executive Vice President and Chief Operating Officer; Renato O. Fruto, Executive Vice President & Cashier; Henry Lee, Senior Vice President.

Directors: Shih-Tsun Cha, George Joseph Ho, Victor Hsia, James K. Liu, Max Offenberg, William Phillips, Robert B. Poon, Albertus Taapken, Kenji Taniguchi, Adam K. Wen.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 66,443 |
| U. S. Treasury securities | | 124 |
| Obligations of U.S. Gov't agencies, etc. | | 1,000 |
| Obligations of States and political subdivisions | | 269 |
| Other bonds, notes, and debentures | | 217 |
| Federal funds sold, etc. | | 9,600 |
| Loans (excluding unearned income) | 35,297 | |
| LESS: Reserve for possible loan losses | 617 | |
| Loans (net) | | 34,680 |
| Bank premises, furniture and fixtures | | 1,007 |
| Other assets | | 2,727 |
| Total Assets | | 116,067 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 7,336 |
| Time and savings deposits (IPC) | | 91,693 |
| Deposits of U.S. Government | | 26 |
| Deposits of States and municipalities | | 1,700 |
| Deposits of commercial banks | | 681 |
| Certified and officers checks | | 1,623 |
| Total Domestic Deposits | 103,059 | |
| Demand deposits | 9,666 | |
| Time and savings deposits | 93,393 | |
| Total Domestic and Foreign Deposits | | 103,059 |
| Federal funds purchased, etc. | | 65 |
| Other liabilities | | 1,425 |
| Total Liabilities | | 104,549 |
| **EQUITY CAPITAL** | | |
| Common stock | | 1,538 |
| Surplus | | 5,681 |
| Undivided profits | | 4,299 |
| Total Equity Capital | | 11,518 |
| Total Liabilities and Equity Capital | | 116,067 |

Branch offices (3): Los Angeles, Newport Beach, San Marino.

## Trans American National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 4,268 |
| Interest on balances with banks | 3,995 |
| Income on Federal funds sold | 745 |
| Interest and dividends on investments | 248 |
| Other operating income | 295 |
| Total operating income | 9,551 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,127 |
| Interest on deposits | 5,570 |
| Interest on Federal funds purchased and other borrowings | 87 |
| Occupancy and furniture and equipment expense | 304 |
| Provision for loan losses | 210 |
| Other operating expense | 623 |
| Total operating expense | 7,921 |
| NET OPERATING INCOME | 1,630 |
| Applicable income taxes | 766 |
| Income before extraordinary items | 864 |
| Net securities gains (losses) | -176 |
| Extraordinary charges (credits) | |
| NET INCOME | 688 |
| NET CHANGE IN CAPITAL | 688 |

## Tri-Valley National Bank

Established April 29, 1983

**6543 Regional Street, Dublin 94568** **Tel: (415) 828-3500**

Principal officers: George A. Marshall, Chairman of the Board, President & Chief Executive Officer Frank Chong, Executive Vice President & Cashier; John Campbell, Executive Vice President & Credit Administrator.

Directors: Thomas P. Corcoran, Edward H. French, Ralph W. Henderlong, Jr., Robert G. Knox, III, Raymond M. Lehmkuhl, George A. Marshall, J.W. Silveira, John K. Wilhelmy, M.D.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,564 |
| Other bonds, notes, and debentures | | 7 |
| Federal funds sold, etc. | | 4,700 |
| Loans (excluding unearned income) | 1,202 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 1,202 |
| Bank premises, furniture and fixtures | | 617 |
| Other assets | | 79 |
| Total Assets | | 8,237 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 153 |
| Time and savings deposits (IPC) | | 5,611 |
| Deposits of States and municipalities | | 300 |
| Certified and officers checks | | 6 |
| Total Domestic Deposits | 6,070 | |
| Demand deposits | 159 | |
| Time and savings deposits | 5,911 | |
| Total Domestic and Foreign Deposits | | 6,070 |
| Other liabilities | | 16 |
| Total Liabilities | | 6,086 |

#### EQUTY CAPITAL

| | | |
|---|---|---|
| Common stock | | 1,250 |
| Surplus | | 1,250 |
| Undivided profits | | -349 |
| Total Equity Capital | | 2,151 |
| Total Liabilities and Equity Capital | | 8,237 |

Parent company: Tri-Valley Bancorp.

## United Mercantile Bank & Trust Company, N.A.

**Established May 18, 1982**

**1300 East Green Street, Pasadena 91106** **Tel: (213) 796-5000**

Principal Officers: William A. Malis, Chairman of the Board; Charles E. Wert, President & Senior Trust Officer; Roy P. McCann, Chief Executive Officer; David E. Hughes, Vice President & Chief Financial Officer; R. Hale, Vice President & Senior Credit Officer.

Directors: Sophia G. Adamson, George Deukmejian, Robert E. Griffin II, William A. Malis, Roy P. McCann, Robert G. Owens, Dan Stathatos, Brian Sweeney, George E. Todd, Ceasar Wackeen, Charles E. Wert, Edwin G. Zalis, M.D.

## STATEMENT OF CONDITION, as of June 30, 1983

(in housands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,696 |
| U. S. Treasury securities | | 489 |
| Obligations of U.S. Gov't agencies, etc. | | 501 |
| Other bonds, notes, and debentures | | 136 |
| Federal funds sold, etc. | | 3,580 |
| Loans (excluding unearned income) | 24,812 | |
| LESS: Reserve for possible loan losses | 246 | |
| Loans (net) | | 24,566 |
| Bank premises, furniture and fixtures | | 1,132 |
| Other assets | | 460 |
| Total Assets | | 39,560 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,744 |
| Time and savings deposits (IPC) | | 28,192 |
| Deposits of U.S. Government | | 68 |
| Certified and officers checks | | 695 |
| Total Domestic Deposits | 34,699 | |
| Demand deposits | 6,507 | |
| Time and savings deposits | 28,192 | |
| Total Domestic and Foreign Deposits | | 34,699 |
| Other liabilities | | 118 |
| Total Liabilities | | 34,817 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,500 |
| Surplus | 2,500 |
| Undivided profits | -257 |
| Total Equity Capital | 4,743 |
| Total Liabilities and Equity Capital | 39,560 |

## United Mercantile Bank & Trust Company, N.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 642 |
| Interest on balances with banks | 208 |
| Income on Federal funds sold | 362 |
| Interest and dividends on investments | 62 |
| Trust department income | 29 |
| Other operating income | 25 |
| Total operating income | 1,328 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 362 |
| Interest on deposits | 607 |
| Interest on Federal funds purchased and other borrowings | 15 |
| Occupancy and furniture and equipment expense | 232 |
| Provision for loan losses | 82 |
| Other operating expense | 242 |
| Total operating expense | 1,540 |
| NET OPERATING INCOME | -212 |
| Income before extraordinary items | -212 |
| Extraordinary charges (credits) | |
| NET INCOME | -212 |
| Other increases (decreases) in capital | 4,749 |
| NET CHANGE IN CAPITAL | 4,537 |

## United National Bank

Incorporated April 8, 1982

855 So. Atlantic Blvd., Monterey Park 91754 Tel: (213) 281-5975

Principal officers: Donald M. Castle, President & Chief Executive Officer; C. James Crowell, Executive Vice President & Cashier.

Directors: Donald M. Castle, Bob C.T. Chang, James M.L. Chang, Peter M. Kam, Alex M. Kam, Wendy W. Shu.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 1,263 |
| U. S. Treasury securities | | 96 |
| Other bonds, notes, and debentures | | 120 |
| Federal funds sold, etc. | | 3,900 |
| Loans (excluding unearned income) | 1,146 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 1,146 |
| Bank premises, furniture and fixtures | | 482 |
| Other assets | | 175 |
| Total Assets | | 7,182 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 537 |
| Time and savings deposits (IPC) | | 2,441 |
| Deposits of U.S. Government | | 3 |
| Deposits of commercial banks | | 435 |
| Certified and officers checks | | 125 |
| Total Domestic Deposits | 3,541 | |
| Demand deposits | 665 | |
| Time and savings deposits | 2,876 | |
| Total Domestic and Foreign Deposits | | 3,541 |
| Other liabilities | | 4 |
| Total Liabilities | | 3,545 |
| **EQUITY CAPITAL** | | |
| Common stock | | 2,013 |
| Surplus | | 1,988 |
| Undivided profit | | -364 |
| Total Equity Capital | | 3,637 |
| Total Liabilities and Equity Capital | | 7,182 |

## University National Bank & Trust Company

Incorporated December 14, 1979

361 Lytton Avenue, Palo Alto 94301 Tel: (415) 327-0210

Principal Officers: Carl J. Schmitt, Chairman of the Board & Chief Executive Officer; Herbert C. Foster, President; Janet S. Yelland, Senior Vice President & Senior Trust Officer; Carol H. Rowland, Senior Vice President, Cashier & Chief Financial Officer; Jeanne M. Hoeschen, Corporate Secretary .

Directors: Thomas E. Ciochetti, Herbert C. Foster, Gary Kalbach, Linda Meier, William A. Preston, Henry E. Riggs, Carl J. Schmitt, Robert A. Schmitt, Robert D. Shurtleff, Geraldine F. Steinberg, Leonard Ware.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 1,445 |
| U. S. Treasury securities | | 5,070 |
| Obligations of U.S. Gov't agencies, etc. | | 1,101 |
| Obligations of States and political subdivisions | | 2,725 |
| Other bonds, notes, and debentures | | 125 |
| Federal funds sold, etc. | | 10,000 |
| Loans (excluding unearned income) | 31,766 | |
| LESS: Reserve for possible loan losses | 215 | |
| Loans (net) | | 31,551 |
| Bank premises, furniture and fixtures | | 1,513 |
| Other assets | | 926 |
| Total Assets | | 54,456 |
| **LIABILITIES** | | |
| Demand deposits (IPC) | | 8,185 |
| Time and savings deposits (IPC) | | 39,309 |
| Deposits of U.S. Government | | 41 |
| Certified and officers checks | | 1,282 |
| Total Domestic Deposits | 48,817 | |
| Demand deposits | 9,508 | |
| Time and savings deposits | 39,309 | |
| Total Domestic and Foreign Deposits | | 48,817 |
| Federal funds purchased, etc. | | 139 |
| Other liabilities | | 398 |
| Total Liabilities | | 49,354 |
| **EQUITY CAPITAL** | | |
| Common stock | | 2,106 |
| Surplus | | 2,057 |
| Undivided profits | | 939 |
| Total Equity Capital | | 5,102 |
| Total Liabilities and Equity Capital | | 54,456 |

Subsidiary: Lytton Corporation.

## University National Bank & Trust Company —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 3,458 |
| Income on Federal funds sold | 331 |
| Interest and dividends on investments | 346 |
| Trust department income | 105 |
| Other operating income | 65 |
| Total operating income | 4,305 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 922 |
| Interest on deposits | 1,520 |
| Interest on Federal funds purchased and other borrowings | 157 |
| Occupancy and furniture and equipment expense | 285 |
| Provision for loan losses | 123 |
| Other operating expense | 678 |
| Total operating expense | 3,685 |
| NET OPEATING INCOME | 620 |
| Applicable income taxes | 220 |
| Income before extraordinary items | 400 |
| Extraordinary charges (credits) | |
| NET INCOME | 400 |
| NET CHANGE IN CAPITAL | 40 |

## University National Bank & Trust Company —Continued

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 3,760 |
| (b) Stocks | 5,131 |
| (c) Real Estate Loans | 588 |
| (d) Other Loans | 3,141 |
| (e) Real Estate | 1,263 |
| (f) Savings and Loan, Other Thrift Deposits | 3,026 |
| (g) Miscellaneous | 599 |
| Time Deposits: | |
| (a) Own Bank | 161 |
| Demand Deposits: | |
| (a) Own Bank | 51 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 11,293 |
| Advances or Overdrafts | -2 |
| Total Assets | 29,011 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (b) Personal Living Trusts | 12,155 |
| (c) Employee Benefit Trusts | 5,551 |
| Total Fiduciary Accounts | 17,706 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 11,307 |
| Due to Commercial Department, Advances or Overdrafts | -2 |
| Total Liabilities | 29,011 |
| Market value-Securities deposited with State Treasurer: Court | 125 |
| Market value-Securities deposited with State Treasurer: Private | 125 |

# Valle de Oro Bank, N.A.

Established March 7, 1983

9665 Campo Road, Spring Valley 92077 Tel: (619) 461-3012

Principal officers: James F. Carroll, Chairman of the Board; William V. Ehlen, President & Chief Executive Officer. J. Justin Swanson, Vice President & Cashier; Larry Miller, Vice President & Senior Loan Officer.

Directors: Edwin Bingham, James F. Carroll, Osvaldo DeHoyos, Janet Johnson, Lloyd R. Peterson, Gordon G. Rucker, Rue Tootle.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 375 |
| U. S. Treasury securities | | 195 |
| Other bonds, notes, and debentures | | 75 |
| Federal funds sold, etc. | | 1,655 |
| Loans (excluding unearned income) | 2,549 | |
| LESS: Reserve for possible loan losses | 1 | |
| Loans (net) | | 2,548 |
| Bank premises, furniture and fixtures | | 73 |
| Other assets | | 55 |
| Total Assets | | 4,976 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 454 |
| Time and savings deposits (IPC) | | 2,166 |
| Certified and officers checks | | 118 |
| Total Domestic Deposits | 2,738 | |
| Demand deposits | 572 | |
| Time and savings deposits | 2,166 | |
| Total Domestic and Foreign Deposits | | 2,738 |
| Other liabilities | | 11 |
| Total Liabilities | | 2,749 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,250 |
| Surplus | 1,23 |
| Undivided profits | -253 |
| Total Equity Capital | 2,227 |
| Total Liabilities and Equity Capital | 4,976 |

# Valley National Bank

Incorporated February 29, 1964

430 South Main St., Salinas 93901 Tel: (408) 424-1771

Principal Officers: Robert S. Bello, Chairman of the Board; D. Vernon Horton, President & Chief Executive Officer; Scott J. Reading, Senior Vice President; Robert F. Bua, Vice President & Cashier; Thomas M. Kimble, Vice President & Controller.

Directors: Robert S. Bello, Buel Clifton, Joseph J. Crosetti, Wesley W. Dodge, Dennis R. Foss, Paul M. Hammerly, William D. Hendry, Francis A. Hitchcock, D. Vernon Horton, Clayton C. Larson, Thomas H. McNamara, Jim B. Nielsen, William H. Shervey, Dr. Clyn Smith, John B. Spring, Lawrence Struve.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 9,792 |
| Obligations of U.S. Gov't agencies, etc. | | 1,543 |
| Obligations of States and political subdivisions | | 12,476 |
| Other bonds, notes, and debentures | | 100 |
| Loans (excluding unearned income) | 82,100 | |
| LESS: Reserve for possible loan losses | 554 | |
| Loans (net) | | 81,546 |
| Direct lease financing | | 1,069 |
| Bank premises, furniture and fixtures | | 2,800 |
| Other real estate owned | | 101 |
| Other assets | | 2,464 |
| Total Assets | | 111,891 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 26,481 |
| Time and savings deposits (IPC) | | 75,026 |
| Deposits of U.S. Government | | 115 |
| Certified and officers checks | | 1,528 |
| Total Domestic Deposits | 103,150 | |
| Demand deposits | 28,124 | |
| Time and savings deposits | 75,026 | |
| Total Domestic and Foreign Deposits | | 103,150 |
| Mortgage indebtedness | | 482 |
| Other liabilities | | 1,231 |
| Total Liabilities | | 104,863 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,490 |
| Surplus | | 3,883 |
| Undivided profits | | 655 |
| Total Equity Capital | | 7,028 |
| Total Liabilities and Equity Capital | | 111,891 |

Parent company: Household International, Inc.
Subsidiary: Sausal Security Company.
Branch offices (7): Freedom, Monterey, Pacific Grove, Prunedale, Salinas (2), Watsonville.

## Valley National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 7,277 |
| Interest on balances with banks | 1,137 |
| Income on Federal funds sold | 911 |
| Interest and dividends on investments | 1,183 |
| Income from direct lease financing | 366 |
| Other operating income | 1,613 |
| Total operating income | 12,487 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 3,541 |
| Interest on deposits | 5,600 |
| Interest on Federal funds purchased and other borrowings | 82 |
| Occupancy and furniture and equipment expense | 1,310 |
| Provision for loan losses | 660 |
| Other operating expense | 3,705 |
| Total operating expense | 14,898 |
| NET OPERATING INCOME | -2,411 |
| Income before extraordinary items | -2,411 |
| Net securities gains (losses) | -2 |
| Extraordinary charges (credits) | |
| NET INCOME | -2,413 |
| NET CHANGE IN CAPITAL | -2,413 |

## Valley National Bank, Glendale

Incorporated December 17, 1957

420 N. Brand Blvd., Glendale 91209 Tel: (213) 246-6741

Principal Officers: Linus E. Southwick, Chairman of the Board; Clarence C. Jones, President; Joseph H. Valentine, Executive Vice President & Chief Executive Officer; Trudy Calame, Vice President and Cashier.

Directors: Frank T. Howard, Hon. Aubrey N. Irwin, Warren C. Johnston, Clarence C. Jones, John Lawson Jr., Henry Melby, Carl W. Newell, O.T. Offutt, William L. Reid, Richard R. Rogan, Linus E. Southwick, Joseph H. Valentine, Robert Van De Venter, Earl Wiggins.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 11,372 |
| U. S. Treasury securities | | 11,890 |
| Obligations of U.S. Gov't agencies, etc. | | 28,380 |
| Obligations of States and political subdivisions | | 22,011 |
| Other bonds, notes, and debentures | | 1,476 |
| Corporate stock | | 181 |
| Federal funds sold, etc. | | 9,000 |
| Loans (excluding unearned income) | 67,350 | |
| LESS: Reserve for possible loan losses | 802 | |
| Loans (net) | | 66,548 |
| Bank premises, furniture and fixtures | | 2,324 |
| Other assets | | 2,242 |
| Total Assets | | 155,424 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 38,536 |
| Time and savings deposits (IPC) | | 83,784 |
| Deposits of U.S. Government | | 226 |
| Deposits of States and municipalities | | 12,927 |
| Deposits of commercial banks | | 20 |
| Certified and officers checks | | 2,046 |
| Total Domestic Deposits | 137,539 | |
| Demand deposits | 40,991 | |
| Time and savings deposits | 96,548 | |
| Total Domestic and Foreign Deposits | | 137,539 |
| Federal funds purchased, etc. | | 2,445 |
| Other liabilities for borrowed money | | 2,401 |
| Other liabilities | | 1,025 |
| Total Liabilities | | 143,410 |
| Subordinated notes and debentures | | 25 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 2,981 |
| Surplus | | 3,127 |
| Undivided profits | | 5,881 |
| Total Equity Capital | | 11,989 |
| Total Liabilities and Equty Capital | | 155,424 |

Branch offices (6): Burbank, Eagle Rock, Glendale, Montrose, Toluca Lake, Van Nuys.

## Valley National Bank, Glendale —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 10,817 |
| Income on Federal funds sold | 304 |
| Interest and dividends on investments | 5,152 |
| Other operating income | 1,510 |
| Total operating income | 17,783 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 3,146 |
| Interest on deposits | 8,382 |
| Interest on Federal funds purchased and other borrowings | 484 |
| Occupancy and furniture and equipment expense | 772 |
| Provision for loan losses | 239 |
| Other operating expense | 1,804 |
| Total operating expense | 14,827 |
| NET OPERATING INCOME | 2,956 |
| Applicable income taxes | 868 |
| Income before extraordinary items | 2,088 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,088 |
| Other increases (decreases) in capital | 59 |
| Cash dividends paid | 554 |
| NET CHANGE IN CAPITAL | 1,593 |

## Ventura County National Bank

Established October 25, 1982

One Financial Square, Oxnard 93030 Tel: (805) 656-4621

Principal officers: William McAleer, President & Chief Executive Officer; Ronald E. Hanock, Vice President & Cashier; Bradley G. Wetherell, Vice President, Lending; Roy Carlson, Edwin G. Genhart, Ron D. Kirby, Vice Presidents; Eloise Steffler, Assistant Vice President, Operations.

Directors: R. R. Bennett, W.W. Brown, Dr. Angelo Elardo, W.E. Hartman, Zella A. Kaiser, Richard A. Lagomarsino, Carl F. Lowthorp, Jr., Leonard B. Ortiz, George H. Rees, Raymond E. Swift.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSTS

| | | |
|---|---|---|
| Cash and due from banks | | 878 |
| U. S. Treasury securities | | 2,552 |
| Other bonds, notes, and debentures | | 105 |
| Federal funds sold, etc. | | 2,000 |
| Loans (excluding unearned income) | 9,979 | |
| LESS: Reserve for possible loan losses | 50 | |
| Loans (net) | | 9,929 |
| Bank premises, furniture and fixtures | | 285 |
| Other assets | | 232 |
| Total Assets | | 15,981 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 2,744 |
| Time and savings deposits (IPC) | | 9,623 |
| Deposits of States and municipalities | | 200 |
| Certified and officers checks | | 278 |
| Total Domestic Deposits | 12,845 | |
| Demand deposits | 3,022 | |
| Time and savings deposit | 9,823 | |
| Total Domestic and Foreign Deposits | | 12,845 |
| Other liabilities | | 33 |
| Total Liabilities | | 12,878 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,742 |
| Surplus | 1,724 |
| Undivided profits | -363 |
| Total Equity Capital | 3,103 |
| Total Liabilities and Equity Capital | 15,981 |

## Ventura County National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 78 |
| Income on Federal funds sold | 37 |
| Interest and dividends on investments | 12 |
| Other operating income | 1 |
| Total operating income | 128 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 86 |
| Interest on deposits | 28 |
| Occupancy and furniture and equipment expense | 31 |
| Provision for loan losses | 1 |
| Other operating expense | 79 |
| Total operating expense | 225 |
| NET OPERATING INCOME | -97 |
| Income before extraordinary items | -97 |
| Extraordinary charges (credits) | |
| NET INCOME | -97 |
| NET CHANGE IN CAPITAL | -97 |

## The Village Bank, National Association

Established December 8, 1980

2655 Townsgate Road, Westlake Village 91361 Tel: (805) 497-4144

Principal Officers: Nelson E. Murphy, President and Chief Executive Officer; Norma Stone; Vice President and Cashier; John W. Moskal, Vice President & Senior Loan Officer; Charles W. Goodson, Vice President; Rosie Martin C.J. Plantino, Assistant Vice Presidents.

Directors: K. Reed Harrison, Chairman of the Board; Charles W. Collins, Mike Davis, Mosco K. Davis, Alex Fiore, Dennis Gibbons, Bart M. Hackley, Jr., Dodd Leanse, Ronald K. Minnehan, Nelson E. Murphy, Edwin Schnepf, Lou Tejeda, Richard J. Tejeda.

### STATEMENT OF CONDITION,as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,726 |
| Obligations of U.S. Gov't agencies, etc. | | 4,582 |
| Other bonds, notes, and debentures | | 58 |
| Loans (excluding unearned income) | 11,665 | |
| LESS: Reserve for possible loan losses | 203 | |
| Loans (net) | | 11,462 |
| Direct lease financing | | 14 |
| Bank premises, furniture and fixtures | | 613 |
| Other assets | | 339 |
| Total Assets | | 19,794 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,913 |
| Time and savings deposits (IPC) | | 12,620 |
| Deposits of U.S. Government | | 20 |
| Certified and officers checks | | 172 |
| Total Domestic Deposits | 17,72 | |
| Demand deposits | 5,105 | |
| Time and savings deposits | 12,620 | |
| Total Domestic and Foreign Deposits | | 17,725 |
| Other liabilities | | 89 |
| Total Liabilities | | 17,814 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,250 |
| Surplus | 1,235 |
| Undivided profits | -505 |
| Total Equity Capital | 1,980 |
| Total Liabilities and Equity Capital | 19,794 |

## The Village Bank, National Association —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,762 |
| Income on Federal funds sold | 165 |
| Interest and dividends on investments | 608 |
| Other operating income | 160 |
| Total operating income | 2,695 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 462 |
| Interest on deposits | 968 |
| Interest on Federal funds purchased and other borrowings | 214 |
| Occupancy and furniture and equipment expense | 123 |
| Provision for loan losses | 198 |
| Other operating expense | 582 |
| Total operating expense | 2,547 |
| NET OPERATING INCOME | 148 |
| Income before extraordinary items | 148 |
| Net securities gains (losses) | 106 |
| Extraordinary charges (credits) | |
| NET INCOME | 254 |
| NET CHANGE IN CAPITAL | 254 |

## Vineyard National Bank

Incorporated January 3, 1982

8158 Vineyard Avenue, Rancho Cucamonga 91730 Tel. (714) 987-0177

Principal Officers: Steven R. Sensenbach, President; John C. Street, Vice President & Cashier; Daryl L. Cosbey, Vice President; Larry A. Lanterman, Vice President & Manager.

Directors: Frank S. Alvarez, Catherine J. Barnes, Sebastiano Filpi, Bert C. Francis, Charles L. Keagle, Joel Ravitz, Phillip D. Schlosser, Steven R. Sensenbach, Lester Stroh, Neil R. Zoller.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,336 |
| U. S. Treasury securities | | 92 |
| Obligations of US. Gov't agencies, etc. | | 415 |
| Obligations of States and political subdivisions | | 809 |
| Other bonds, notes, and debentures | | 62 |
| Federal funds sold, etc. | | 1,000 |
| Loans (excluding unearned income) | 10,331 | |
| LESS: Reserve for possible loan losses | 17 | |
| Loans (net) | | 10,314 |
| Bank premises, furniture and fixtures | | 355 |
| Other assets | | 232 |
| Total Assets | | 15,615 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 4,180 |
| Time and savings deposits (IPC) | | 8,758 |
| Deposits of U.S. Government | | 1 |
| Deposits of States and municipalities | | 300 |
| Certified and officers checks | | 266 |
| Total Domestic Deposits | 13,505 | |
| Demand deposits | 4,447 | |
| Time and savings deposits | 9,058 | |
| Total Domestic and Foreign Deposits | | 13,505 |
| Other liabilities | | 142 |
| Total Liabilities | | 13,647 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,029 |
| Surplus | 1,029 |
| Undivided profits | -90 |
| Total Equity Capital | 1,968 |
| Total Liabilities and Equity Capital | 15,615 |

## Vineyard National Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1,058 |
| Interest on balances with banks | 23 |
| Income on Federal funds sold | 100 |
| Interest and dividends on investments | 74 |
| Other operating income | 146 |
| Total operating income | 1,401 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 407 |
| Interest on deposits | 389 |
| Occupancy and furniture and equipment expense | 142 |
| Provision for loan losses | 26 |
| Other operating expense | 325 |
| Total operating expense | 1,289 |
| NET OPERATING INCOME | 112 |
| Income before extraordinary items | 12 |
| Extraordinary charges (credits) | |
| NET INCOME | 112 |
| Other increases (decreases) in capital | 58 |
| NET CHANGE IN CAPITAL | 170 |

## Wells Fargo Bank, National Association

Incorporated August 12, 1968

464 California St., San Francisco 94163 Tel: (415) 396-0123

Principal Officers: Carl E. Reichardt, Chairman of the Board & President; Paul Hazen, Richard Rosenberg, Vice Chairmen of the Board; Richard Borda, Thomas H. Boughey, David D. Brown, Lewis W. Coleman R. Thomas Decker, Ronald E. Eadie, James C. Flood, Gordon Grant, John F. Grundhofer, E. Alan Holroyde, Charles M. Johnson, Robert L. Joss, Jack Kopic, Frank N. Newman, Richard Oppenheimer, Jesun Paik, David M. Petrone, William R. Sweet, William F. Zuendt, Executive Vice Presidents; Guy Rounsaville, Jr., Senior Vice President, Chief Counsel and Secretary; Clyde Ostler, Senior Vice President & General Auditor.

Directors: William R. Breuner, James F. Dickason, James K. Dobey, Robert K. Jaldicke, Donald M Koll, George S. Ishiyama, Mary E. Lanigar, Roger D. Lapham, Jr., Edmund W. Littlefield, J.W. Mailliard III, Arjay Miller, Paul A. Miller, Robert T. Nahas, Ellen M. Newman, B. Regnar Paulsen, Atherton Phleger, Carl E. Reichardt, Harry O. Reinsch, Donald B. Rice, Wilson Riles, Richard M. Rosenberg, Henry F. Trione, Dale R. Walker, John A. Young.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,602,660 |
| U. S. Treasury securities | | 120,033 |
| Obligatins of U.S. Gov't agencies, etc. | | 150,617 |
| Obligations of States and political subdivisions | | 373,802 |
| Other bonds, notes, and debentures | | 7,211 |
| Corporate stock | | 14,234 |
| Trading account securities | | 44,195 |
| Federal funds sold, etc. | | 160,150 |
| Loans (excluding unearned income) | 16,863,702 | |
| LESS: Reserve for possible loan losses | 170,843 | |
| Loans (net) | | 16,692,859 |
| Direct lease financing | | 352,896 |
| Bank premises, furniture and fixtures | | 442,553 |
| Other real estate owned | | 64,354 |
| Investments in unconsolidated subsidiaries | | 21,622 |
| Customers' liability on acceptances outstanding | | 498,714 |
| Other assets | | 362,38 |
| Total Assets | | 22,908,738 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 3,036,026 |
| Time and savings deposits (IPC) | | 12,937,769 |
| Deposits of U.S. Government | | 12,520 |
| Deposits of States and municipalities | | 185,504 |
| Deposits of foreign governments | | 283,827 |
| Deposits of commercial banks | | 273,742 |
| Certified and officers checks | | 275,565 |
| Total Domestic Deposits | 17,004,953 | |
| Demand deposits | 3,631,624 | |
| Time and savings deposits | 13,373,329 | |
| Deposits in Foreign Offices | | 2,391,113 |
| Total Domestic and Foreign Deposits | | 19,396,066 |
| Federal funds purchased, etc. | | 1,138,563 |
| Other liabilities for borroed money | | 288,215 |
| Mortgage indebtedness | | 122,414 |
| Acceptances executed and outstanding | | 498,806 |
| Other liabilities | | 398,069 |
| Total Liabilities | | 21,842,133 |
| Subordinated notes and debentures | | 63,777 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 94,461 |
| Surplus | 317,340 |
| Undivided profits | 591,027 |
| Total Equity Capital | 1,002,828 |
| Total Liabilities and Equity Capital | 22,908,738 |

Parent company: Wells Fargo & Company.

Subsidiaries: American Securities Company; ATC Building Company; Wells Fargo Bank International; Wells Fargo International Investment Corporation; Wells Fargo Investment Company; Wells Fargo Limited, Wells Fargo International Affiliates Corporation.

## Wells Fargo Bank, National Association —Continued

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Branch offices (438): Alameda (3), Alamo, Alturas, Anaheim (3), Anderson, Antioch (2), Aptos, Arcadia, Arcata, Auburn, Azusa, Bakersfield, Beale Air Force Base, Belmont, Berkeley (6), Beverly Hills (3), Big Bear Lake, Bonita, Brawley, Buena Park, Burbank, Burlingame (3), Calabasas, Campbell, Canoga Park, Capitola, Carlsbad, Carmel (2), Carmel Valley, Carmichael, Castro Valley, Castroville, Cayucos, Chico, Chula Vista, Citrus Heights, Clovis, Colton, Concord (4), Corning, Costa Mesa, Covelo, Crescent City, Crestline, Culver City, Cupertino (3), Daly City, Danville, Davis, Del Mar, Downey, Dublin, El Cajon, El Centro, El Cerrito, El Monte, El Toro, Emeryville, Encino, Escondido, Eureka, Fairfield, Foster City, Fountain Valley, Fremont (3), Fresno (6), Fullerton, Garden Grove, Georgetown, Gilroy, Glenbrook, Glendale, Gonzales, Grass Valley, Greenfield, Gridley (2), Half Moon Bay, Hanford, Hayward (3), Hemet, Hollister, Hollywood, Holtville, Huntington Beach, Huron, Irvine (3), Jackson, King City, Kingsburg, Lafayette, Laguna Beach, Laguna Hills, Laguna Niguel, La Jolla, Lakewood, La Mesa, Larkspur, Livermore, Lodi, Long Beach (3), Los Altos, Los Angeles (14), Los Banos (2), Los Gatos, Los Osos, Madera, Manteca, Marina Del Rey (2), Martinez, Marysville, Menlo Park (2), Merced, Middletown, Milbrae, Mill Valley, Milpitas (2), Modesto (3), Montecito, Monterey (2), Moraga, Morgan Hill, Morro Bay, Mountain View (2), Napa (3), Newport Beach (3), Newark, Northridge, Norton Air Force Base, Novato, Oakdale, Oakland (9), Oak View, Ojai, Ontario, Orange (3), Orinda (3), Oxnard, Pacifica, Pacific Grove, Pacific Palisades, Palm Desert (2), Palm Springs, Palo Alto (8), Panorama City, Pasadena (2), Patterson, Petaluma (2), Piedmont, Pittsburg, Placentia, Placerville, Pleasant Hill, Pleasanton, Plymouth, Pomona, Porterville, Quincy, Rancho Cordova, Rancho Park, Rancho Santa Fe, Red Bluff, Redding (2), Redlands, Redwood City (3), Richmond (2), Rolling Hills Estates, Roseville, Sacramento (16), St. Helena, Salinas (4), San Anselmo, San Bernardino, San Bruno, San Carlos, San Diego (6), San Francisco (37), San Joaquin, San Jose (15), San Leandro, San Lorenzo, San Luis Obispo (2), San Marino, San Mateo (3), San Mateo County, San Ramon, San Rafael (3), Santa Ana (6), Santa Barbara, Santa Clara (7), Santa Cruz, Santa Maria (2), Santa Monica, Santa Rosa (5), Saratoga, Sausalito, Sherman Oaks, Simi Valley, Sonoma, Sonora, South Lake Tahoe, South Pasadena (2), South San Francisco (2), Stanford, Stockton (4), Studio City, Sun City, Sunnyvale (2), Sutter Creek, Tahoe City, Tiburon, Torrance (2), Tracy, Tujunga, Tulare, Turlock, Tustin, Ukiah, Union City, Vacaville, Valencia, Vallejo, Ventura (3), Vernon, Villa Park, Visalia, Walnut Creek (3), Watsonville (2), West Covina, Westlake Village, Westminster, West Sacramento, Whittier, Williams, Woodland, Woodland Hills, Woodside, Yosemite Valley, Yuba City (3), Buenos Aires, Argentina; Nassau, Bahamas; London, England; Milan, Italy; Tokyo, Japan; Singapore, Singapore.

## Wells Fargo Bank, National Association —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 2,223,127 |
| Interest on balances with banks | 247,185 |
| Income on Federal funds sold | 18,958 |
| Interest and dividends on investments | 68,655 |
| Income from direct lease financing | 51,426 |
| Trust department income | 45,646 |
| Other operating income | 251,787 |
| Total operating income | 2,906,784 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 430,544 |
| Interest on deposits | 1,681,375 |
| Interest on Federal funds purchased and other borrowings | 199,868 |
| Occupancy and furniture and equipment expense | 153,018 |
| Provision for loan losses | 99,452 |
| Other operating expense | 207,435 |
| Total operating expense | 2,771,692 |
| NET OPERATING INCOME | 135,092 |
| Applicable income taxes | 16,110 |
| Income before extraordinary items | 118,982 |
| Net securities gains (losses) | -2,345 |
| Extraordinary charges (credits) | |
| NET INCOME | 116,637 |
| | |
| Other increases (decreases) in capital | -2,341 |
| Cash dividends paid | 46,096 |
| NET CHANGE IN CAPITAL | 68,20 |

## Wells Fargo Bank, National Association —Continued

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 2,204,857 |
| (b) Stocks | 8,113,257 |
| (c) Real Estate Loans | 68,483 |
| (d) Other Loans | 1,461,657 |
| (e) Real Estate | 242,532 |
| (f) Savings and Loan, Other Thrift Deposits | 20,942 |
| (g) Miscellaneous | 796,383 |
| Time Deposits: | |
| (a) Own Bank | 87,202 |
| (b) Other Banks | 18,447 |
| Demand Deposits: | |
| (a) Own Bank | 51,982 |
| (b) Other Banks | 1 |
| Local Agency Security Investments | 819,624 |
| Corporate Investments | 384,963 |
| Agency,Safekeeping, Custodian, and Escrow Investments | 16,395,053 |
| Advances or Overdrafts | 785 |
| Total Assets | 30,666,168 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 1,246,322 |
| (b) Personal Living Trusts | 773,133 |
| (c) Employee Benefit Trusts | 7,311,886 |
| (d) Collective Investment Funds | 7,937,216 |
| (e) Less units of Collective Investment Funds | -8,170,812 |
| Total Fiduciary Accounts | 9,097,745 |
| Local Agency Security Accounts | 819,624 |
| Corporate Accounts | 412,710 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 20,335,304 |
| Due to Commercial Department, Advances or Overdrafts | 785 |
| Total Liabilities | 30,666,168 |
| Market value-Securities deposited with State Treasurer: Cout | 606 |
| Market value-Securities deposited with State Treasurer: Private | 124 |

## WestAmerica Bank, N.A.

Incorporated February 25, 1884

1108 Fifth Avenue, San Rafael 94701 Tel: (415) 456-8000

Principal Officers: ; William P. Murray, Chairman of the Board; Burton Kirchner, Vice Chairman; Richard N Hall, President; E. Joseph Bowler, Peter B. Lewis, Joseph A. Mano III, B. Michael Vagi, Senior Vice Presidents; Dennis Hansen, Senior Vice President and Cashier; M. Kitty Jones, Vice President and Corporate Secretary.

Directors: Irving D. Chapman, Donald J. Emerson, Arthur W. Foster, Luther E. Gibson, Richard N. Hall, Dolph B. Hill, Donald C. Johnston, Burton R. Kirchner, John P. Long, Bryan R. McCarthy, Donald F. Murray, William P. Murray, Albert S. Porter, Donald M. Scott, Rex T. Silvernale, Edward B. Sylvester, Max Thelen, Jr., Joseph S. Vercelli.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,790 |
| U. S. Treasury securities | | 200 |
| Obligations of U.S. Gov't agencies, etc. | | 2,503 |
| Obligations of States and political subdivisions | | 2,221 |
| Other bonds, notes, and debentures | | 51 |
| Federal funds sold, etc. | | 9,100 |
| Loans (excluding unearned income) | 28,736 | |
| LESS: Reserve for possible loan losses | 132 | |
| Loans (net) | | 28,604 |
| Bank premises, furniture and fixtures | | 610 |
| Other real estate owned | | 407 |
| Other assets | | 983 |
| Total Assets | | 46,469 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 5,515 |
| Time and savings deposits (IPC) | | 36,818 |
| Deposits of U.S. Government | | 143 |
| Deposits of States and municipalities | | 326 |
| Deposits of commercial banks | | 10 |
| Certified and officers checks | | 316 |
| Total Domestic Deposits | 43,128 | |
| Demand deposits | 6,067 | |
| Time and savings deposits | 37,061 | |
| Total Domestic and Foreign Deposits | | 43,128 |
| Federal funds purchased, etc. | | 91 |
| Other liabilities | | 813 |
| Total Liabilities | | 44,032 |
| Subordinated notes and debentures | | 187 |

### EQUITY CAPITAL

| | | |
|---|---|---|
| Common stock | | 700 |
| Suplus | | 1,000 |
| Undivided profits | | 550 |
| Total Equity Capital | | 2,250 |
| Total Liabilities and Equity Capital | | 46,469 |

Parent company: Independent Bankshares Corporation.
Subsidiaries: Learnex Corporation; Marin-Sonoma Investment Company; Westar Mortgage Company.
Branch offices (46): Auburn, Benecia, Boonville, Clearlake Highlands, Clearlake Oaks, Cloverdale, Colfax, Downieville, Fairfield, Forestville, Grass Valley (3), Gualala, Guerneville, Healdsburg, Ignacio, Kelseyville, Lakeport, Larkspur, Mill Valley (2), Nevada City, Novato (3), Penn Valley, Petaluma (3), Rohnert Park, San Rafael (5), Santa Rosa (2), Sausalito, Sebastapol, Sonoma, Ukiah, Upper Lake, Vacaille (2), Vallejo.

## WestAmerica Bank, N.A. —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 4,295 |
| Income on Federal funds sold | 178 |
| Interest and dividends on investments | 303 |
| Other operating income | 276 |
| Total operating income | 5,052 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 706 |
| Interest on deposits | 3,102 |
| Interest on Federal funds purchased and other borrowings | 73 |
| Occupancy and furniture and equipment expense | 286 |
| Provision for loan losses | 637 |
| Other operating expense | 830 |
| Total operating expense | 5,634 |
| NET OPERATING INCOME | -582 |
| Applicable income taxes | -370 |
| Income before extraordinary items | -212 |
| Extraordinary charges (credits) | |
| NET INCOME | -212 |
| Other increases (decreases) in capital | 700 |
| NET CHANGE IN CAPITAL | 488 |

## Western Family Bank, National Association

Established April 14, 1983

**2890 Pio Pico Drive, Carlsbad 92008** **Tel (619) 434-6131**

Principal officers: John H. Griffith, President; P.J. Roberts, Senior Vice President & Chief Loan Officer; J.D. Wilson, Senior Vice President & Chief Financial Officer.

Directors: William D. Campbell, John H. Griffith, Joanne McMahan, R.A. McMahan, Howard Nakken, George Weisz.

## STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 530 |
| Obligations of U.S. Gov't agencies, etc. | | 1,758 |
| Other bonds, notes, and debentures | | 90 |
| Federal funds sold, etc. | | 1,575 |
| Loans (excluding unearned income) | 134 | |
| LESS: Reserve for possible loan losses | 1 | |
| Loans (net) | | 133 |
| Bank premises, furniture and fixtures | | 203 |
| Other assets | | 62 |
| Total Assets | | 4,351 |

### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 407 |
| Time and savings deposits (IPC) | | 1,133 |
| Deposits of commercial banks | | 1 |
| Certified and officers checks | | 55 |
| Total Domestic Deposits | 1,596 | |
| Demand deposits | 587 | |
| Time and savings deposits | 1,009 | |
| Total Domestic and Foreign Deposits | | 1,596 |
| Other liabilities | | 8 |
| Total Liabilities | | 1,604 |

### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 1,500 |
| Surplus | 1,499 |
| Undivided profits | -252 |
| Total Equity Capital | 2,747 |
| Total Liabilities and Equity Capital | 4,351 |

Parent company: McMahan Furniture Company.

## The Wilshire Bank, N.A.

Established July 16, 1981

4155 Wilshire Boulevard, Los Angeles 90010 Tel: (213) 934-8222

Principal Officers: Larry G. Frampton, President & Chief Executive Officer; Ronald D. Seifert, Senior Vice President & Cashier; Eugente E. Elling, Senior Vice President and Senior Credit Manager; David T. Hanson, Senior Vice President, Business Development.

Directors: Paul M. D'Arcy, Ned P. DeWitt II, Thomas L. Dougherty, Joseph C. Dunn, G. Thomas Faust, Larry G. Frampton, James H. Grossman, Joan Hanley, Dennis Keeley, Cleon T. Knapp, Harry L. Nelson, Jr., Jack A. Northrup.

### STATEMENT OF CONDITION, as of June 30, 1983

(in thousands of dollars

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,705 |
| U. S. Treasury securities | | 100 |
| Obligations of U.S. Gov't agencies, etc. | | 1,821 |
| Other bonds, notes, and debentures | | 610 |
| Federal funds sold, etc. | | 8,600 |
| Loans (excluding unearned income) | 24,043 | |
| LESS: Reserve for possible loan losses | 508 | |
| Loans (net) | | 23,535 |
| Bank premises, furniture and fixtures | | 946 |
| Other assets | | 387 |
| **Total Assets** | | 38,704 |

#### LIABILITIES

| | | |
|---|---|---|
| Demand deposits (IPC) | | 7,571 |
| Time and savings deposits (IPC) | | 25,930 |
| Deposits of U.S. Government | | 132 |
| Deposits of States and municipalities | | 1,600 |
| Deposits of commercial banks | | 3 |
| Certified and officers checks | | 294 |
| Total Domestic Deposits | 35,530 | |
| Demand deposits | 8,000 | |
| Time and savings deposits | 27,530 | |
| **Total Domestic and Foreign Deposits** | | 35,530 |
| Other liabilities | | 268 |
| **Total Liabilities** | | 35,798 |

#### EQUITY CAPITAL

| | |
|---|---|
| Common stock | 2,000 |
| Surplus | 2,000 |
| Undivided profits | -1,094 |
| **Total Equity Capital** | 2,906 |
| **Total Liabilities and Equity Capital** | 38,704 |

Parent company: The Wilshire Bancorporation.

## The Wilshire Bank, N.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,070 |
| Interest on balances with banks | 65 |
| Income on Federal funds sold | 429 |
| Interest and dividends on investments | 96 |
| Other operating income | 265 |
| Total operating income | 3,925 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 999 |
| Interest on deposits | 2,072 |
| Occupancy and furniture and equipment expense | 267 |
| Provision for loan losses | 600 |
| Other operating expense | 584 |
| Total operating expense | 4,522 |
| NET OPERATING INCOME | -597 |
| Income before extraordinary items | -597 |
| Net securities gains (losses) | 8 |
| Extraordinary charges (credits) | |
| NET INCOME | -589 |
| NET CHANGE IN CAPITAL | -589 |

# FOREIGN BANKING CORPORATIONS BRANCH OFFICES

## Banco Popular de Puerto Rico

Incorporated in San Juan, October 5, 1893

354 South Spring St., Los Angeles 90013 Tel: (213) 626-1160

Principal Officers: Carlos Sanchez, Richard Segovia, Juan Vazquez, Assistant Vice Presidents.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,461 |
| Securities of other U.S. Government agencies | | 1,100 |
| Loans | 14,526 | |
| LESS: Reserve for possible loan losses | 94 | |
| Loans (net) | | 14,432 |
| Bank premises, furniture and fixtures, etc. | | 5,155 |
| Other assets | | 138 |
| Total assets | | 23,286 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 7,042 |
| Due to directly related institutions | 15,126 |
| Other liabilities | 1,118 |
| Total liabilities | 23,286 |

## Banco Popular de Puerto Rico —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,966 |
| Income on Federal funds sold | 213 |
| Interest and dividends on investments | 67 |
| Other operating income | 141 |
| Total operating income | 2,387 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 602 |
| Interest on deposits | 494 |
| Occupancy and furniture and equipment expense | -200 |
| Provision for loan losses | 258 |
| Other operating expense | 270 |
| Total operating expense | 1,424 |
| NET OPERATING INCOME | 963 |
| Income before extraordinary items | 963 |
| Extraordinary charges (credits) | |
| NET INCOME | 963 |
| NET CHANGE IN CAPITAL | 963 |

## Bank Hapoalim, B.M.

Incorporated in Israel, 1921

6501 Wilshire Blvd., Los Angeles 90048 Tel: (213) 658-7350

**Principal Officers:** Yair Elhanani, Senior Vice President & Branch Manager; Meir Eliav, Vice President & Deputy Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 10,843 |
| Other securities | | 50 |
| Loans | 207,034 | |
| LESS: Reserve for possible loan [illegible] | | |
| Loans (net) | | 207,034 |
| Bank premises, furniture and fixtures, etc. | | 558 |
| Due from directly related institutions | | 63,287 |
| Other assets | | 4,323 |
| Total assets | | 286,095 |

#### LIABILITES

| | |
|---|---|
| **Total Deposits** | 64,816 |
| Borrowings | 82,600 |
| Due to directly related institutions | 137,340 |
| Other liabilities | 1,339 |
| Total liabilities | 286,095 |

## Bank Hapoalim, B.M. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 26,814 |
| Income on Federal funds sold | 1,467 |
| Interest and dividends on investments | 825 |
| Other operating income | 451 |
| Total operating income | 29,557 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 940 |
| Interest on deposits | 5,914 |
| Interest on Federal funds purchased and other borrowings | 19,076 |
| Occupancy and furniture and equipment expense | 163 |
| Provision for loan losses | 1 |
| Other operating expense | 506 |
| Total operating expense | 26,600 |
| NET OPERATING INCOME | 2,957 |
| Income before extraordinary items | 2,957 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,957 |
| NET CHANGE IN CAPITAL | 2,957 |

## Bank Leumi Le-Israel B.M.

Incorporated in Israel, May 1, 1951

9731 Wilshire Blvd., Beverly Hills 90212 Tel: (213) 278-7001

Principal Officer: Yedidia Greenberg, Executive Vice President; C. Bosi, Chief Lending Officer; A.M. Orzada, Chief Operations Officer; B. Cowan D. Meiri, H. Neiman, Vice Presidents.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,272 |
| U. S. Treasury securities | | 15,537 |
| Loans | 179,638 | |
| LESS: Reserve for possible loan losses | 918 | |
| Loans (net) | | 178,720 |
| Bank premises, furniture and fixtures, etc. | | 2,033 |
| Customers liability to this branch under acceptances outstanding | | 5,472 |
| Other assets | | 6,781 |
| Total assets | | 214,815 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | 183,020 |
| Borrowings | 14,529 |
| Acceptances executed by or for account of this branch | 5,472 |
| Due to directly related institutions | 7,787 |
| Other liabilities | 4,007 |
| Total liabilities | 214,815 |

Additional office: Encino.
Extension of office: Beverly Hills.

## Bank Leumi Le-Israel B.M. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 15,486 |
| Interest on balances with banks | 1,189 |
| Income on Federal funds sold | 814 |
| Interest and dividends on investments | 62 |
| Other operating income | 266 |
| Total operating income | 17,817 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,038 |
| Interest on deposits | 5,276 |
| Interest on Federal funds purchased and other borrowings | 9,831 |
| Occupancy and furniture and equipment expense | 467 |
| Provision for loan losses | 513 |
| Other operating expense | 1,271 |
| Total operating expense | 8,396 |
| NET OPERATING INCOME | -579 |
| Applicable income taxes | 210 |
| Income before extraordinary items | -789 |
| Extraordinary charges (credits) | |
| NET INCOME | -789 |
| NET CHANGE IN CAPITAL | -789 |

# Bank of Guam

Incorporated in Guam, 1972

**400 Montgomery Street, San Francisco 94104** **Tel: (415) 392-1670**

Principal officers: Anthony Leon-Guerrero, Senior Vice President & Manager; R. Wickham Baxter, Vice President & Assistant Manager; Pamela S. Barringer, Assistant Cashier & Operations Manager.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 95 |
| Loans | 747 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 747 |
| Bank premises, furniture and fixtures, etc. | | 42 |
| Other assets | | 248 |
| Total assets | | 1,132 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 59 |
| Due to directly related institutions | 541 |
| Other liabilities | 1 |
| Total liabilities | 1,132 |

## Banque Indosuez

**Incorporated in Paris, 1875**

**333 South Grand Avenue, Los Angeles 90071** **Tel: (213) 614-1800**

**Principal Officers: Robert S. Wilson, Jr., Vice President & Branch Manager; Craig H. Studwell, Vice President & Deputy Branch Manager; Heinz Hoffman, Assistant Vice President & Operations Manager; Operations Manager.**

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2 |
| Loans | 16,598 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 16,598 |
| Bank premises, furniture and fixtures, etc. | | 460 |
| Customers liability to this branch under acceptances outstandng | | 24 |
| Other assets | | 376 |
| Total assets | | 17,460 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 716 |
| Borrowings | 2,000 |
| Acceptances executed by or for account of this branch | 24 |
| Margin and cash collateral accounts | 3 |
| Due to directly related institutions | 14,142 |
| Other liabilities | 575 |
| Total liabilities | 17,460 |

## Banque Indosuez —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 458 |
| Income on Federal funds sold | 1,035 |
| Interest and dividends on investments | 116 |
| Other operating income | 197 |
| Total operating income | 1,806 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 178 |
| Interest on Federal funds purchased and other borrowings | 1,543 |
| Occupancy and furniture and equipment expense | 111 |
| Other operating expense | 207 |
| Total operating expense | 2,039 |
| NET OPERATING INCOME | -233 |
| Applicable income taxes | 5 |
| Income before extraordinary items | -23 |
| Extraordinary charges (credits) | |
| NET INCOME | -238 |
| NET CHANGE IN CAPITAL | -238 |

## Credit Suisse

Incorporated in Switzerland, July 5, 1856

800 Wilshire Blvd., Los Angeles 90017 Tel: (213) 489-2720

Principal Officers: Frank Meister, Senior Vice President; William C. Brooks, Warner H. Kaech, Robert C. Sheedy, Vice Presidents; Jose N. Correa, Matthias H. Grauf, James P. Haddad, Philippe M. Monney, Marilou Palenzuela, Assistant Vice Presidents.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 6,299 |
| U. S. Treasury securities | | 492 |
| Other securities | | 96 |
| Loans | 266,429 | |
| LESS: Reserve for possible loan losses | 1,761 | |
| Loans (net) | | 264,668 |
| Oher assets | | 8,418 |
| Total assets | | 279,973 |
| **LIABILITIES** | | |
| **Total Deposits** | | **56,620** |
| Borrowings | | 51,000 |
| Due to directly related institutions | | 169,657 |
| Other liabilities | | 2,696 |
| Total liabilities | | 279,973 |

## Credit Suisse —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 32,781 |
| Interest on balances with banks | 1,355 |
| Income on Federal funds sold | 122 |
| Interest and dividends on investments | 45 |
| Other operating income | 585 |
| Total operating income | 34,888 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,385 |
| Interest on deposits | 12,739 |
| Interest on Federal funds purchased and other borrowings | 19,471 |
| Occupancy and furniture and equipment expense | 240 |
| Provision for loan losses | 322 |
| Other operating expense | 417 |
| Total operating expense | 4,574 |
| NET OPERATING INCOME | 314 |
| Applicable income taxes | 270 |
| Income before extraordinary items | 44 |
| Net securities gains (losses) | 60 |
| Extraordinary charges (credits) | |
| NET INCOME | 104 |
| NET CHANGE IN CAPITAL | 104 |

## Philippine National Bank

Incorporated in Philippines, February 4, 1916

700 So. Flower St., Suite 2516, Los Angeles 90017 Tel: (213) 489-7210

Principal Officers: Bienvenido D. Yap, Vice President; Amelia P. Gella, Assistant Manager, Emilio U. Macaspac, Auditor.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,365 |
| U. S. Treasury securities | | 917 |
| Loans | 6,003 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 6,003 |
| Bank premises, furniture and fixtures, etc. | | 130 |
| Real estate owned other than bank premises | | 94 |
| Due from directly related institutions | | 40,263 |
| Other assets | | 334 |
| Total assets | | 49,106 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 5,714 |
| Borrowings | 43,030 |
| Margin and cash collateral accounts | 125 |
| Other liabilities | 237 |
| Total liabilities | 49,106 |

## Philippine National Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 788 |
| Interest on balances with banks | 1,337 |
| Income on Federal funds sold | 670 |
| Interest and dividends on investments | 62 |
| Other operating income | 87 |
| Total operating income | 2,944 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 334 |
| Interest on deposits | 208 |
| Interest on Federal funds purchased and other borrowings | 406 |
| Occupancy and furniture and equipment expense | 146 |
| Other operating expense | 395 |
| Total operating expense | 1,489 |
| NET OPERATING INCOME | 1,455 |
| Applicable income taxes | 792 |
| Income before extraordinary items | 663 |
| Extraordinary charges (credits) | |
| NET INCOME | 663 |
| NET CHANGE IN CAPITAL | 663 |

## The Saitama Bank, Ltd.

Incorporated in Japan, July 1, 1943

800 West Sixth St., Los Angeles 90017 Tel: (213) 629-3121

Principal Officers: Yoshisuke Kurebayashi, Agent; Minoru Taguchi, Deputy Agent.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 505,825 |
| Other securities | | 10,943 |
| Loans | 364,568 | |
| LESS: Reserve for possible loan losses | 2,268 | |
| Loans (net) | | 362,300 |
| Bank premises, furniture and fixtures, etc. | | 84 |
| Customers liability to this branch under acceptances outstanding | | 537 |
| Other assets | | 19,238 |
| Total assets | | 898,927 |

#### LIABILTIES

| | |
|---|---|
| **Total Deposits** | 614,940 |
| Borrowings | 233,080 |
| Acceptances executed by or for account of this branch | 537 |
| Margin and cash collateral accounts | 444 |
| Due to directly related institutions | 33,840 |
| Other liabilities | 16,086 |
| Total liabilities | 898,927 |

## The Saitama Bank, Ltd. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 26,752 |
| Interest on balances with banks | 14,857 |
| Income on Federal funds sold | 9,605 |
| Interest and dividends on investments | 38 |
| Other operating income | 6,270 |
| Total operating income | 57,522 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 704 |
| Interest on Federal funds purchased and other borrowings | 50,999 |
| Occupancy and furniture and equipment expense | 167 |
| Provision for loan losses | 780 |
| Other operating expense | 4,199 |
| Total operating expense | 56,849 |
| NET OPERATING INCOME | 673 |
| Applicable income taxes | 95 |
| Income before extraordinary items | 578 |
| Extraordinary charges (credits) | |
| NET INCOME | 578 |
| NET CHANGE IN CAPITAL | 578 |

## Societe Generale

Incorporated in France, 1864

1875 Century Park East, Los Angeles 90067 Tel: (213) 203-8100

Principal Officers: Patrick Pagni, Vice President & Branch Manager; Alan Babcock, Vice President, Deputy Branch Manager; Ms. Magdalena Co Ting, Assistant Treasurer and Controller; Michael Freidrich, Assistant Treasurer and Operations Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 503 |
| U. S. Treasury securities | | 960 |
| Loans | 45,145 | |
| LESS: Reserve for possible loan losses | 230 | |
| Loans (net) | | 44,915 |
| Bank premises, furniture and fixtures, etc. | | 571 |
| Customers liability to this branch under acceptances outstanding | | 5,813 |
| Other assets | | 419 |
| Total assets | | 53,181 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 54 |
| Acceptances executed by or for account of this branch | 5,813 |
| Due to directly related institutions | 47,236 |
| Other liabilities | 78 |
| Total liabilities | 53,181 |

## Societe Generale —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,749 |
| Other operating income | 303 |
| Total operating income | 5,052 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 772 |
| Interest on Federal funds purchased and other borrowings | 4,546 |
| Occupancy and furniture and equipment expense | 371 |
| Other operating expense | 438 |
| Total operating expense | 6,127 |
| NET OPERATING INCOME | -1,075 |
| Income before extraordinary items | -1,075 |
| Extraordinary charges (credits) | |
| NET INCOME | -1,075 |
| NET CHANGE IN CAPITAL | -1,075 |

# Swiss Bank Corporation

Incorporated in Switzerland, 1872

**101 California Street, Suite 1700, San Francisco 94111 Tel: (415) 774-3300**

Principal Officers: Ernest A. Plattner, First Vice President; Hans-Ueli Surber, Vice President.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 15,611 |
| Securities of other U.S. Government agencies | | 599 |
| Loans | 519,690 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 519,690 |
| Bank premises, furniture and fixtures, etc. | | 2,240 |
| Customers liability to this branch under acceptances outstanding | | 2 |
| Other assets | | 12,584 |
| Total assets | | 550,726 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **453,873** |
| Borrowings | 26,409 |
| Acceptances executed by or for account of this branch | 2 |
| Margin and cash collateral accounts | 1,007 |
| Due to directly related institutions | 54,512 |
| Other liabilities | 14,923 |
| Total liabilities | 550,726 |

Additional office: San Francisco.

## Swiss Bank Corporation —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 55,166 |
| Interest on balances with banks | 11 |
| Income on Federal funds sold | 427 |
| Interest and dividends on investments | 71 |
| Other operating income | 16,028 |
| Total operating income | 71,703 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 2,823 |
| Interest on deposits | 25,265 |
| Interest on Federal funds purchased and other borrowings | 7,971 |
| Occupancy and furniture and equipment expense | 947 |
| Provision for loan losses | -91 |
| Other operating expense | 31,378 |
| Total operating expense | 68,293 |
| NET OPERATING INCOME | 3,410 |
| Applicable income taxes | 1,190 |
| Income before extraordinary items | 2,220 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,220 |
| NET CHANGE IN CAPITAL | 2,220 |

## United Mizrahi Bank, Ltd.

Incorporated in Israel, 1923

727 W. 7th Street, Los Angeles 90017 Tel: (213) 623-7345

Principal Officers: Arieh Greenbaum, Senior Vice President & Manager; S. Baravanan, Vice President, Personal Banking; Lazare Tannenbaum, Vice President, Senior Loan Administrator; Yossie Roth, Vice President, International Department; Susan Abundo, Vice President & Controller; Sandra Reaume, Assistant Vice President, Operations; Paul Stark, Assistant Vice President, Loans.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,442 |
| U. S. Treasury securities | | 5,775 |
| Other securities | | 3,000 |
| Loans | 62,630 | |
| LESS: Reserve for possible loan losses | 95 | |
| Loans (net) | | 62,535 |
| Bank premises, furniture and fixtures, etc. | | 13 |
| Customers liability to this branch under acceptances outstanding | | 81 |
| Other assets | | 1,066 |
| Total assets | | 74,912 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **45,795** |
| Borrowings | 22,968 |
| Acceptances executed by or for account of this branch | 81 |
| Due to directly related institutions | 5,132 |
| Other liabilities | 936 |
| Total liabilities | 74,912 |

## United Mizrahi Bank, Ltd. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 5,232 |
| Interest on balances with banks | 7 |
| Income on Federal funds sold | 613 |
| Interest and dividends on investments | 411 |
| Other operating income | 134 |
| Total operating income | 6,397 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 606 |
| Interest on deposits | 2,811 |
| Interest on Federal funds purchased and other borrowings | 2,416 |
| Occupancy and furniture and equipment expense | 177 |
| Other operating expense | 362 |
| Total operating expense | 6,372 |
| NET OPERATING INCOME | 25 |
| Income before extraordinary items | 25 |
| Extraordinary charges (credits) | |
| NET INCOME | 25 |
| NET CHANGE IN CAPITAL | 25 |

# FOREIGN BANKING CORPORATIONS
# AGENCY OFFICES

## Algemene Bank Nederland N.V.

Incorporated in the Netherlands, February 7, 1824

555 South Flower St., Los Angeles 90071 Tel: (213) 626-3401

Principal Officers: Andre Boysen, Executive Vice President and Manager (Los Angeles); John H. Lynch; Vice President and Manager (San Francisco).

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,305 |
| U. S. Treasury securities | | 1,115 |
| Loans | 133,100 | |
| LESS: Reserve for possible loan losses | 2,150 | |
| Loans (net) | | 130,950 |
| Bank premises, furniture and fixtures, etc. | | 448 |
| Real estate owned other than bank premises | | 53 |
| Customers liability to this branch under acceptances outstanding | | 69 |
| Due from directly related institutions | | 178 |
| Other assets | | 2,087 |
| Total assets | | 139,688 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | 1,038 |
| Borrowings | 7,600 |
| Acceptances executed by or for account of this branch | 69 |
| Margin and cash collateral accounts | 171 |
| Due to directly related institutions | 129,058 |
| Other liabilities | 1,752 |
| Total liabilities | 139,688 |

Additional office: San Francisco.

## Algemene Bank Nederland N.V. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 22,809 |
| Interest on balances with banks | 125 |
| Income on Federal funds sold | 606 |
| Interest and dividends on investments | 135 |
| Income from direct lease financing | 2,011 |
| Other operating income | 412 |
| Total operating income | 26,098 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,288 |
| Interest on deposits | 780 |
| Interest on Federal funds purchased and other borrowings | 22,183 |
| Occupancy and furniture and equipment expense | 382 |
| Provision for loan losses | 388 |
| Other operating expense | 765 |
| Total operating expense | 25,786 |
| NET OPERATING INCOME | 312 |
| Applicable income taxes | 90 |
| Income before extraordinary items | 222 |
| Extraordinary charges (credits) | 90 |
| NET INCOME | 312 |
| NET CHANGE IN CAPITAL | 312 |

## Australia and New Zealand Banking Group Limited

Incorporated 1970

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 620-0413

Principal Officers: David G. Morgan, Senior Vice President and Manager; Grahame Miller, Vice President.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 394 |
| U. S. Treasury securities | | 545 |
| Loans | 194,378 | |
| LESS: Reserve for possible loan losses | 1,376 | |
| Loans (net) | | 193,002 |
| Bank premises, furniture and fixtures, etc. | | 451 |
| Other assets | | 3,523 |
| Total assets | | 197,915 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 6,291 |
| Borrowings | 179,964 |
| Due to directly related institutions | 9,598 |
| Other liabilities | 2,062 |
| Total liabilities | 197,915 |

## Australia and New Zealand Banking Group Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 13,018 |
| Income on Federal funds sold | 19,471 |
| Interest and dividends on investments | 106 |
| Other operating income | 926 |
| Total operating income | 33,521 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 665 |
| Interest on deposits | 675 |
| Interest on Federal funds purchased and other borrowings | 29,430 |
| Occupancy and furniture and equipment expense | 238 |
| Provision for loan losses | 932 |
| Other operating expense | 1,436 |
| Total operating expense | 33,376 |
| NET OPERATING INCOME | 145 |
| Applicable income taxes | 1,085 |
| Income before extraordinary items | 1,230 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,854 |
| NET CHANGE IN CAPITAL | 2,854 |

# Banca Commerciale Italiana

Incorporated in Italy 1894

555 South Flower St., Los Angeles 90071 (213) 624-0440

Principal Officers: Giuliano Lombardi, Senior Vice President and Manager; Carlo Martini, First Vice President and Deputy Manager; Alberto Marazzi, Assistant Vice President & Controller.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,110 |
| U. S. Treasury securities | | 604 |
| Other securities | | 2,907 |
| Loans | 182,818 | |
| LESS: Reserve for possible loan losses | 4,616 | |
| Loans (net) | | 178,202 |
| Bank premises, furniture and fixtures, etc. | | 123 |
| Customersliability to this branch under acceptances outstanding | | 49 |
| Other assets | | 3,065 |
| Total assets | | 186,060 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **384** |
| Borrowings | 150,918 |
| Acceptances executed by for account of this branch | 49 |
| Margin and cash collaters. accounts | 1,085 |
| Due to directly related institutions | 31,281 |
| Other liabilities | 2,343 |
| Total liabilities | 186,060 |

## Banca Commerciale Italiana —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 26,354 |
| Interest on balances with banks | 173 |
| Income on Federal funds sold | 2,460 |
| Interest and dividends on investments | 553 |
| Other operating income | 6,190 |
| Total operating income | 35,730 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,237 |
| Interest on Federal funds purchased and other borrowings | 27,795 |
| Occupancy and furniture and equipment expense | 182 |
| Provision for loan losses | 2,751 |
| Other operating expense | 2,905 |
| Total operating expense | 34,870 |
| NET OPERATING INCOME | 860 |
| Applicable income taxes | 575 |
| Income before extraordinary items | 285 |
| Extraordinary charges (credits) | |
| NET INCOME | 285 |
| NET CHANGE IN CAPITAL | 285 |

## Banca Nazionale del Lavoro

Incorporated in Italy, 1913

**707 Wilshire Blvd., Los Angeles 90017** **Tel: (213) 680-3600**

Principal Officers: Carlo Benedetti, First Vice President & Manager; John J. Farrell, Vice President & Assistant Manager; Magdi Mikhail, Vice President & Comptroller; Charles C. Gallo, Assistant Vice President & Loan Officer; Luigi F. Malesci, Loan Officer.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 134 |
| U. S. Treasury securities | | 533 |
| Loans | 239,862 | |
| LESS: Reserve for possible loan losses | 215 | |
| Loans (net) | | 239,647 |
| Bank premises, furniture and fixtures, etc. | | 151 |
| Customers liability to this branch under acceptances outstanding | | 3,806 |
| Other assets | | 1,604 |
| Total assets | | 245,875 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | 76 |
| Borrowings | 208,508 |
| Acceptances executed by or for account of this branch | 3,806 |
| Margin and cash collateral accounts | 193 |
| Due to directly related institutions | 32,243 |
| Other liabilities | 1,049 |
| Total liabilities | 245,875 |

## Banca Nazionale del Lavoro —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 13,418 |
| Income on Federal funds sold | 1,849 |
| Interest and dividends on investments | 67 |
| Other operating income | 27 |
| Total operating income | 15,361 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 492 |
| Interest on deposits | 150 |
| Interest on Federal funds purchased and other borrowings | 13,659 |
| Occupancy and furniture and equipment expense | 309 |
| Provision for loan losses | 135 |
| Other operating expense | 285 |
| Total operating expense | 15,030 |
| NET OPERATING INCOME | 331 |
| Applicable income taxes | 210 |
| Income before extraordinary items | 121 |
| Extraordinary charges (credits) | |
| NET INCOME | 121 |
| NET CHANGE IN CAPITAL | 121 |

## Banca Serfin, S.A.

Incorporated in Mexico, 1884

One Wilshire Bldg., Los Angeles 90017 Tel: (213) 687-6610

Principal Officers: Richard R. Bilbrough, Vice President & Agent; Shawn Ou, Money Market Manager; Maria-Victoria Duran, Administrative Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 705 |
| U. S. Treasury securities | | 585 |
| Loans | 130,726 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 130,726 |
| Bank premises, furniture and fixtures, etc. | | 152 |
| Due from directly related institutions | | 42,063 |
| Other assets | | 5,291 |
| Total assets | | 179,522 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | 200 |
| Borrowings | 175,650 |
| Other liabilities | 3,672 |
| Total liabilities | 179,522 |

## Banca Serfin, S.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 27,776 |
| Income on Federal funds sold | 3,615 |
| Interest and dividends on investments | 46 |
| Other operating income | 203 |
| Total operating income | 31,640 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 355 |
| Interest on deposits | 713 |
| Interest on Federal funds purchased and other borrowings | 27,624 |
| Occupancy and furniture and equipment expense | 117 |
| Other operating expense | 1,182 |
| Total operating expense | 29,991 |
| NET OPERATING INCOME | 1,649 |
| Applicable income taxes | 567 |
| Income before extraordinary items | 1,082 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,082 |
| NET CHANGE IN CAPITAL | 1,082 |

## Banco Central, S.A.

Incorporated in Spain, December 6, 1919

505 Sansome Street, San Francisco 94111 Tel: (415) 398-6333

Principal Officers: Eusebio Lahoz, Manager and Agent; Julian Perea, Controller.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 132 |
| U. S. Treasury securities | | 503 |
| Loans | 328,903 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 328,903 |
| Bank premises, furniture and fixtures, etc. | | 812 |
| Customers liability to this branch under acceptances outstanding | | 57 |
| Due from directly related institutions | | 3,847 |
| Other assets | | 5,458 |
| Total assets | | 339,712 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | 24 |
| Borrowings | 334,713 |
| Acceptances executed by or for account of this branch | 57 |
| Margin and cash collateral accounts | 1 |
| Other liabilities | 4,917 |
| Total liabilities | 339,712 |

## Banco Central, S.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 38,646 |
| Income on Federal funds sold | 122 |
| Interest and dividends on investments | 64 |
| Other operating income | 7 |
| Total operating income | 38,839 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 284 |
| Interest on Federal funds purchased and other borrowings | 37,920 |
| Occupancy and furniture and equipment expense | 276 |
| Other operating expense | 314 |
| Total operating expense | 38,794 |
| NET OPERATING INCOME | 45 |
| Applicable income taxes | 26 |
| Income before extraordinary items | 19 |
| Extraordinary charges (credits) | |
| NET INCOME | 19 |
| NET CHANGE IN CAPITAL | 19 |

## Banco de la Nacion Argentina

Incorporated in Argentina, 1891

350 California Street, San Francisco 94104 Tel: (415) 956-5483

Principal Officers: Osvaldo Barreiro, Senior Vice President and General Manager; Raul A. Anaya, Vice President and Deputy Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 836 |
| Loans | 94,933 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 94,933 |
| Bank premises, furniture and fixtures, etc. | | 203 |
| Customers liability to this branch under acceptances outstanding | | 492 |
| Due from directly related institutions | | 107,06 |
| Other assets | | 3,334 |
| Total assets | | 206,862 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | 486 |
| Borrowings | 205,215 |
| Acceptances executed by or for account of this branch | 956 |
| Other liabilities | 205 |
| Total liabilities | 206,862 |

## Banco de la Nacion Argentina —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 29,833 |
| Interest on balances with banks | 196 |
| Income on Federal funds sold | 18,931 |
| Interest and dividends on investments | 20 |
| Other operating income | 47 |
| Total operating income | 49,027 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 511 |
| Interest on deposits | 2,190 |
| Interest on Federal funds purchased and other borrowings | 42,450 |
| Occupancy and furniture and equipment expense | 323 |
| Other operating expense | 354 |
| Total operating expense | 45,828 |
| NET OPERATING INCOME | 3,19 |
| Applicable income taxes | 137 |
| Income before extraordinary items | 3,062 |
| Extraordinary charges (credits) | |
| NET INCOME | 3,062 |
| NET CHANGE IN CAPITAL | 3,062 |

## Banco de la Provincia de Buenos Aires

Incorporated in Argentina, August 31, 1822

707 Wilshire Blvd., Los Angeles 90017
Tel: (213) 626-5735

Principal Officers: Oscar E. Diaz, General Manager; Luis F. Sibecas, Deputy General Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 908 |
| U. S. Treasury securities | | 554 |
| Other securities | | 1,709 |
| Loans | 245,767 | |
| LESS: Reserve for possible loan losses | 4,339 | |
| Loans (net) | | 241,428 |
| Bank premises, furniture and fixtures, etc. | | 206 |
| Customers liability to this branch under acceptances outstanding | | 4 |
| Other assets | | 10,982 |
| Total assets | | 255,836 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 539 |
| Borrowings | 214,949 |
| Acceptances executed by or for account of this branch | 84 |
| Margin and cash collateral accounts | 204 |
| Due to directly related institutions | 29,794 |
| Other liabilities | 10,266 |
| Total liabilities | 255,836 |

## Banco de la Provincia de Buenos Aires —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 91,060 |
| Interest and dividends on investments | 271 |
| Other operating income | 141 |
| Total operating income | 91,472 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 823 |
| Interest on deposits | 6,043 |
| Interest on Federal funds purchased and other borrowings | 79,103 |
| Occupancy and furniture and equipment expense | 200 |
| Provision for loan losses | 1,423 |
| Other operating expense | 564 |
| Total operating expense | 88,156 |
| NET OPERATING INCOME | 3,316 |
| Applicable income taxes | 535 |
| Income before extraordinary items | 2,781 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,781 |
| NET CHANGE IN CAPITAL | 2,781 |

## Banco de Vizcaya, S.A.

Incorporated in Spain, March 26, 1901

650 California St., San Francisco 94108 Tel: (415) 392-2530

Principal Officers: Alberto A. de Almeida, Senior Vice President & Agent; Adolfo Garcia, Anthony J. Gonsalves, Vice Presidents and Assistant Agents.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 303 |
| U. S. Treasury securities | | 503 |
| Loans | 54,224 | |
| LESS: Reserve for possible loan losses | 81 | |
| Loans (net) | | 54,143 |
| Bank premises, furniture and fixtures, etc. | | 166 |
| Customers liability to this branch under acceptances outstanding | | |
| Other assets | | 1,298 |
| Total assets | | 56,415 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 36,389 |
| Borrowings | 7,250 |
| Acceptances executed by or for account of this branch | 2 |
| Margin and cash collateral accounts | 12 |
| Due to directly related institutions | 11,836 |
| Other liabilities | 926 |
| Total liabilities | 56,415 |

## Banco de Vizcaya, S.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 15,594 |
| Interest on balances with banks | 7,715 |
| Income on Federal funds sold | 32 |
| Interest and dividends on investments | 81 |
| Other operating income | 46 |
| Total operating income | 23,468 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 403 |
| Interest on deposits | 10,583 |
| Interest on Federal funds purchased and other borrowings | 11,336 |
| Occupancy and furniture and equipment expense | 148 |
| Provision for loan losses | 81 |
| Other operating expense | 231 |
| Total operating expense | 22,78 |
| NET OPERATING INCOME | 686 |
| Applicable income taxes | 84 |
| Income before extraordinary items | 602 |
| Extraordinary charges (credits) | |
| NET INCOME | 602 |
| NET CHANGE IN CAPITAL | 602 |

## Banco di Roma

Incorporated in Italy, March 9, 1880

400 Montgomery St., San Francisco 94104 Tel: (415) 398-6500

Principal Officers: Luciano Ricci, Senior Vice President and Manager; Franceso Francis, First Vice President; Valeno Bert, William Jonckheer, Robert C. Voss, Vice Presidents.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 387 |
| U. S. Treasury securities | | 534 |
| Loans | 401,692 | |
| LESS: Reserve for possible loan losses | 2,678 | |
| Loans (net) | | 399,014 |
| Bank premises, furniture and fixtures, etc. | | 149 |
| Customers liability to this branch under acceptance outstanding | | 3,684 |
| Due from directly related institutions | | 8,160 |
| Other assets | | 11,365 |
| Total assets | | 423,293 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 7,128 |
| Borrowings | 402,545 |
| Acceptances executed by or for account of this branch | 3,684 |
| Margin and cash collateral accounts | 3,182 |
| Other liabilities | 6,754 |
| Total liabilities | 423,293 |

## Banco di Roma —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 76,162 |
| Income on Federal funds sold | 173 |
| Interest and dividends on investments | 54 |
| Other operating income | 489 |
| Total operating income | 76,878 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 2,066 |
| Interest on deposits | 229 |
| Interest on Federal funds purchased and other borrowings | 72,469 |
| Occupancy and furniture and equipment expense | 333 |
| Provision for loan losses | 240 |
| Other operating expense | 479 |
| Total operating expense | 75,816 |
| NET OPERATING INCOME | 1,062 |
| Applicable income taxes | 736 |
| Income before extraordinary items | 326 |
| Extraordinary charges (credits) | |
| NET INCOME | 326 |
| NET CHANGE IN CAPITAL | 326 |

## Banco do Brasil S.A.

Incorporated in Brazil, October 12, 1808

540 California St., San Francisco 94104 Tel: (415) 398-4814

Principal Officers: Dilson L. Ferreira, Joao M. Stefanon, General Managers; Jose A.S. Boiteux, Manager; Francisco Cortez, Assistant Manager.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 625 |
| U. S. Treasury securities | | 659 |
| Obligations of States and political subdivisions | | 579 |
| Loans | 107,990 | |
| LESS: Reserve for possible loan losses | 521 | |
| Loans (net) | | 107,469 |
| Bank premises, furniture and fixtures, etc. | | 331 |
| Due from directly related institutions | | 1,350,478 |
| Other assets | | 25,827 |
| Total assets | | 1,485,968 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **159,281** |
| Borrowings | 1,317,831 |
| Margin and cash collateral accounts | 6 |
| Other liabilities | 8,850 |
| Total liabilities | 1,485,968 |

Additional office: Los Angeles.

## Banco do Brasil S.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 251,345 |
| Interest on balances with banks | 9,912 |
| Income on Federal funds sold | 341 |
| Interest and dividends on investments | 99 |
| Other operating income | 28 |
| Total operating income | 261,725 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,251 |
| Interest on deposits | 4,955 |
| Interest on Federal funds purchased and other borrowings | 247,482 |
| Occupancy and furniture and equipment expense | 706 |
| Provision for loan losses | 300 |
| Other operating expense | 653 |
| Total operating expense | 255,347 |
| NET OPERATING INCOME | 6,378 |
| Applicable income taxes | 809 |
| Income before extraordinary items | 5,569 |
| Extraordinary charges (credits) | |
| NET INCOME | 5,569 |
| NET CHANGE IN CAPITAL | 5,569 |

## Banco do Estado de Sao Paulo S.A.

Incorporated in Brazil, November 4, 1926

350 California Street, San Francisco 94104 Tel: (415) 781-7184

Principal Officers: Hirotomi Yuki, General Manager; Lener Luiz Marangoni, Manager; Francisco Ruiz Rodrigues, Assistant Managers; Mohamed M. Sabry, Controller.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,662 |
| U. S. Treasury securities | | 550 |
| Loans | 158,672 | |
| LESS: Reserve for possible loan losses | 295 | |
| Loans (net) | | 158,377 |
| Bank premises, furniture and fixtures, etc. | | 432 |
| Due from directly related institutions | | 70,320 |
| Other assets | | 4,732 |
| **Total assets** | | 240,073 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 144 |
| Borrowings | 237,159 |
| Other liabilities | 2,770 |
| **Total liabilities** | 240,073 |

Additional office: Los Angeles.

## Banco do Estado de Sao Paulo S.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 52,645 |
| Income on Federal funds sold | 1,136 |
| Interest and dividends on investments | 73 |
| Other operating income | 160 |
| Total operating income | 54,014 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 744 |
| Interest on deposits | 366 |
| Interest on Federal funds purchased and other borrowings | 48,430 |
| Occupancy and furniture and equipment expense | 219 |
| Provision for loan losses | 158 |
| Other operating expense | 655 |
| Total operating expense | 50,572 |
| NET OPERATING INCOME | 3,442 |
| Applicable income taxes | 239 |
| Income before extraordinary items | 3,203 |
| Extraordinary charges (credits) | |
| NET INCOME | 3,203 |
| NET CHANGE IN CAPITAL | 3,203 |

## Banco Exterior de Espana, S.A.

Established in Spain, 1929

444 South Flower Street, Los Angeles 90071 Tel: (213) 622-2100

Principal Officers: Francisco Fuster, Vice President and General Manager; J. Louis Munoz, Vice President; Leticia Ixtlahuac, Operations Manager.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,815 |
| Loans | 58,086 | |
| LESS: Reserve for possible loan losses | 86 | |
| Loans (net) | | 58,000 |
| Bank premises, furniture and fixtures, etc. | | 305 |
| Customers liability to this branch under acceptances outstanding | | 23 |
| Due from directly related institutions | | 14,582 |
| Other assets | | 1,132 |
| Total assets | | 75,857 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 7,157 |
| Borrowings | 68,000 |
| Acceptances executed by or for account of this branch | 23 |
| Margin and cash collateral accounts | 29 |
| Other liabilities | 648 |
| Total liabilities | 75,857 |

## Banco Exterior de Espana, S.A. —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,334 |
| Interest on balances with banks | 45 |
| Income on Federal funds sold | 44 |
| Other operating income | 7 |
| Total operating income | 3,430 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 225 |
| Interest on deposits | 40 |
| Interest on Federal funds purchased and other borrowings | 2,775 |
| Occupancy and furniture and equipment expense | 119 |
| Provision for loan losses | 46 |
| Other operating expense | 197 |
| Total operating expense | 3,402 |
| NET OPERATING INCOME | 28 |
| Applicable income taxes | 10 |
| Income before extraordinary items | 18 |
| Extraordinary charges (credits) | |
| NET INCOME | 18 |
| NET CHANGE IN CAPITAL | 18 |

## Banco Nacional de Mexico

Incorporated in Mexico City, 1884

800 West Sixth St., Los Angeles 90017 Tel: (213) 624-6225

Principal Officers: Russell A. Bennett, General Manager and Agent; Xavier Aguilera, Deputy Agent.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 46 |
| U. S. Treasury securities | | 550 |
| Loans | 94,180 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 94,180 |
| Bank premises, furniture and fixtures, etc. | | 22 |
| Other assets | | 2,390 |
| Total assets | | 97,188 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 31,005 |
| Borrowings | 6,000 |
| Due to directly related institutions | 59,044 |
| Other liabilities | 1,139 |
| Total liabilities | 97,188 |

## Banco Nacional de Mexico —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 17,046 |
| Interest on balances with banks | 9,108 |
| Income on Federal funds sold | 91 |
| Interest and dividends on investments | 66 |
| Other operating income | 295 |
| Total operating income | 26,606 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 266 |
| Interest on deposits | 15,016 |
| Interest on Federal funds purchased and other borrowings | 9,841 |
| Occupancy and furniture and equipment expense | 63 |
| Other operating expense | 787 |
| Total operating expense | 25,973 |
| NET OPERATING INCOME | 63 |
| Applicable income taxes | 23 |
| Income before extraordinary items | 610 |
| Extraordinary charges (credits) | |
| NET INCOME | 610 |
| NET CHANGE IN CAPITAL | 610 |

## Banco Real S.A.

Incorporated in Brazil, June 16, 1925

800 West Sixth St., Suite 1200, Los Angeles 90017 Tel: (213) 488-0901

Principal Officers: Joao Aguiar, General Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,916 |
| Loans | 1,781 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 1,781 |
| Bank premises, furniture and fixtures, etc. | | 3 |
| Due from directly related institutions | | 34,141 |
| Other assets | | 501 |
| Total assets | | 38,342 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | 32,866 |
| Borrowings | 5,000 |
| Other liabilities | 476 |
| Total liabilities | 38,342 |

## Banco Real S.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 15,661 |
| Interest on balances with banks | 72 |
| Income on Federal funds sold | 1,088 |
| Other operating income | 106 |
| Total operating income | 16,927 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 235 |
| Interest on deposits | 2,751 |
| Interest on Federal funds purchased and other borrowings | 13,503 |
| Occupancy and furniture and equipment expense | 60 |
| Other operating expense | 102 |
| Total operating expense | 16,651 |
| NET OPERATING INCOME | 276 |
| Applicable income taxes | 94 |
| Income before extraordinary items | 182 |
| Extraordinary charges (credits) | |
| NET INCOME | 182 |
| NET CHANGE IN CAPITAL | 182 |

## Bancomer, S.A.

Incorporated in Mexico, October 15, 1932

444 South Flower St., Ste 3900, Los Angeles 90071 Tel: (213) 489-7245

Principal Officers: Carlos A. Tejeda, Vice President and General Manager; Jorge Piedrahita, Operations Manager; Heidrun Williams, Money Market Manager.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 260 |
| U. S. Treasury securities | | 31,750 |
| Other securities | | 1,574 |
| Loans | 166,135 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 166,135 |
| Bank premises, furniture and fixtures, etc. | | 527 |
| Customers liability to this branch under acceptances outstanding | | 1,483 |
| Other assets | | 3,416 |
| Total assets | | 205,145 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **83,609** |
| Borrowings | 86,800 |
| Acceptances executed by or for account of this branch | 1,483 |
| Due to directly related institutions | 28,976 |
| Other liabilities | 4,277 |
| Total liabilities | 205,145 |

## Bancomer, S.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 53,844 |
| Income on Federal funds sold | 3,251 |
| Interest and dividends on investments | 256 |
| Other operating income | 535 |
| Total operating income | 57,886 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 939 |
| Interest on deposits | 32,057 |
| Interest on Federal funds purchased and other borrowings | 24,503 |
| Occupancy and furniture and equipment expense | 643 |
| Other operating expense | 1,580 |
| Total operating expense | 59,722 |
| NET OPERATING INCOME | -1,836 |
| Applicable income taxes | 13 |
| Income before extraordinary items | -1,966 |
| Extraordinary charges (credits) | 130 |
| NET INCOME | -1,836 |
| NET CHANGE IN CAPITAL | -1,836 |

## Bangkok Bank Limited

Incorporated in Thailand, December 1, 1944

800 West Sixth St., Suite 1250, Los Angeles 90017 Tel: (213) 488-9170

Principal Officers: Vivat Tayjasanant, Vice President & Agent; Surapol Bunnag, Assistant Vice President & Deputy Agent; Prasarn Tuntasood, Accountant.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 76 |
| U. S. Treasury securities | | 548 |
| Loans | 27,025 | |
| LESS: Reserve for possible loan losses | 247 | |
| Loans (net) | | 26,778 |
| Bank premises, furniture and fixtures, etc. | | 53 |
| Due from directly related institutions | | 25,261 |
| Other assets | | 16,416 |
| Total assets | | 69,132 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 3,218 |
| Borrowings | 12,761 |
| Acceptances executed by or for account of this branch | 38,000 |
| Margin and cash collateral accounts | 60 |
| Other liabilities | 15,093 |
| Total liabilities | 69,132 |

## Bangkok Bank Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,429 |
| Income on Federal funds sold | 3,161 |
| Interest and dividends on investments | 64 |
| Other operating income | 477 |
| Total operating income | 7,131 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 579 |
| Interest on deposits | 144 |
| Interest on Federal funds purchased and other borrowings | 5,239 |
| Occupancy and furniture and equipment expense | 120 |
| Provision for loan losses | 20 |
| Other operating expense | 291 |
| Total operating expense | 6,393 |
| NET OPERATING INCOME | 738 |
| Applicable income taxes | 221 |
| Income before extraordinary items | 517 |
| Extraordinary charges (credits) | |
| NET INCOME | 517 |
| NET CHANGE IN CAPITAL | 517 |

## Bangkok Metropolitan Bank, Limited

Incorporated in Thailand, August 21, 1950

350 Sansome Street, Suite 960, San Francisco 94104 Tel: (415) 392-1580

Principal Officers: Virmit Tejabaipul, Agent; Sukic Palavivatana, Deputy Agent & Assistant Vice President.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,487 |
| U. S. Treasury securities | | 596 |
| Loans | 39,211 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 39,211 |
| Bank premises, furniture and fixtures, etc. | | 94 |
| Due from directly related institutions | | 51,731 |
| Other assets | | 1,663 |
| **Total Assets** | | 94,782 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 2,732 |
| Borrowings | 92,000 |
| Other liabilities | 50 |
| **Total Liabilities** | 94,782 |

## Bangkok Metropolitan Bank, Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 4,237 |
| Income on Federal funds sold | 522 |
| Interest and dividends on investments | 80 |
| Other operating income | 71 |
| Total operating income | 4,910 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 140 |
| Interest on deposits | 148 |
| Interest on Federal funds purchased and other borrowings | 4,384 |
| Occupancy and furniture and equipment expense | 74 |
| Other operating expense | 48 |
| Total operating expense | 4,794 |
| NET OPERATING INCOME | 116 |
| Income before extraordinary items | 116 |
| Extraordinary charges (credits) | |
| NET INCOME | 116 |
| NET CHANGE IN CAPITAL | 116 |

## Bank Bumiputra Malaysia Berhad

Incorporated in Malaysia, October 1, 1965

707 Wilshire Blvd., Suite 5315, Los Angeles 90017 Tel: (213) 627-4711

Principal Officers: Halim Muhamat, General Manager-Agent; Rais Bin Majid, Assistant General Manager-Assistant Agent; M. Zain Katan, Chief Dealer.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 177 |
| U. S. Treasury securities | | 544 |
| Loans | 48,776 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 48,776 |
| Due from directly related institutions | | 28,211 |
| Other assets | | 3,342 |
| **Total assets** | | 81,050 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 14 |
| Borrowings | 80,300 |
| Margin and cash collateral accounts | 514 |
| Other liabilities | 222 |
| **Total liabilities** | 81,050 |

## Bank Bumiputra Malaysia Berhad —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 4,216 |
| Interest on balances with banks | 10 |
| Income on Federal funds sold | 6,105 |
| Interest and dividends on investments | 61 |
| Other operating income | 120 |
| Total operating income | 10,512 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 287 |
| Interest on Federal funds purchased and other borrowings | 9,244 |
| Occupancy and furniture and equipment expense | 135 |
| Other operating expense | 205 |
| Total operating expense | 9,871 |
| NET OPERATING INCOME | 641 |
| Applicable income taxes | 117 |
| Income before extraordinary items | 524 |
| Extraordinary charges (credits) | |
| NET INCOME | 524 |
| NET CHANGE IN CAPITAL | 524 |

## Bank Melli Iran

Incorporated in Iran, September 8, 1928

44 Montgomery St., San Francisco 94104 Tel: (415) 956-5430

Principal Officers: H. Ghazvini-nejad, Chief Agent.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,063 |
| Loans | 7,355 | |
| LESS: Reserve for possible loan losses | 153 | |
| Loans (net) | | 7,202 |
| Bank premises, furniture and fixtures, etc. | | 89 |
| Other assets | | 169 |
| Total assets | | 9,523 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 104 |
| Borrowings | 399 |
| Margin and cash collateral accounts | 113 |
| Due to directly related institutions | 7,395 |
| Other liabilities | 1,512 |
| Total liabilities | 9,523 |

## Bank Melli Iran —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 456 |
| Interest on balances with banks | 324 |
| Income on Federal funds sold | 822 |
| Other operating income | 93 |
| Total operating income | 1,695 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 348 |
| Occupancy and furniture and equipment expense | 265 |
| Provision for loan losses | 10 |
| Other operating expense | 286 |
| Total operating expense | 909 |
| NET OPERATING INCOME | 786 |
| Applicable income taxes | 491 |
| Income before extraordinary items | 295 |
| Extraordinary charges (credits) | |
| NET INCOME | 295 |
| NET CHANGE IN CAPITAL | 295 |

## Bank of British Columbia

Incorporated in Canada, July 18, 1968

**300 Montgomery St., San Francisco 94104** **Tel: (415) 788-7373**

Principal Officer: Clive Bettles, Agent.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 344 |
| Other securities | | 500 |
| Loans | 64,825 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 64,825 |
| Real estate owned other than bank premises | | 1,146 |
| Due from directly related institutions | | 20,237 |
| Other assets | | 719 |
| Total assets | | 87,771 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **44,570** |
| Borrowings | 41,000 |
| Other liabilities | 2,201 |
| Total liabilities | 87,771 |

## Bank of British Columbia —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 15,012 |
| Interest on balances with banks | 476 |
| Income on Federal funds sold | 598 |
| Interest and dividends on investments | 61 |
| Other operating income | 11 |
| Total operating income | 16,158 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 151 |
| Interest on deposits | 5,160 |
| Interest on Federal funds purchased and other borrowings | 9,707 |
| Occupancy and furniture and equipment expense | 15 |
| Other operating expense | 84 |
| Total operating expense | 15,117 |
| NET OPERATING INCOME | 1,041 |
| Applicable income taxes | 563 |
| Income before extraordinary items | 478 |
| Extraordinary charges (credits) | |
| NET INCOME | 478 |
| NET CHANGE IN CAPITAL | 478 |

## Bank of Credit and Commerce International, S.A.

**Incorporated in Luxembourg, 1972**

**501 West Sixth Street, Los Angeles 90014** **Tel: (213) 617-1200**

Principal officers: Dilip B. Munshi, Manager; Nabil G. Abifadel, Manager Operations & Administration; Richard Collier, Senior Marketing Manager; Zahra Khorasanee, Marketing Officer.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 54 |
| U. S. Treasury securities | | 500 |
| Loans | 1,815 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 1,815 |
| Bank premises, furniture and fixtures, etc. | | 519 |
| Due from directly related institutions | | 2,767 |
| Other assets | | 72 |
| Total assets | | 5,727 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **2,669** |
| Borrowings | 3,000 |
| Margin and cash collateral accounts | 2 |
| Other liabilities | 56 |
| Total liabilities | 5,727 |

## Bank of India

Incorporated in India, 1906

417 Montgomery St., San Francisco 94104 Tel: (415) 956-6326

Principal Officers: S. Bandyopadhyay, Vice President & Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,331 |
| U. S. Treasury securities | | 552 |
| Loans | 41,673 | |
| LESS: Reserve for possible loan losses | 350 | |
| Loans (net) | | 41,323 |
| Bank premises, furniture and fixtures, etc. | | 16 |
| Real estate owned other than bank premises | | 263 |
| Due from directly related institutions | | 1,258 |
| Other assets | | 1,074 |
| Total assets | | 45,817 |

### LIABILITES

| | |
|---|---|
| **Total Deposits** | **29,224** |
| Borrowings | 16,000 |
| Margin and cash collateral accounts | 118 |
| Other liabilities | 475 |
| Total liabilities | 45,817 |

## Bank of India —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 10,475 |
| Income on Federal funds sold | 4 |
| Interest and dividends on investments | 51 |
| Other operating income | 121 |
| Total operating income | 10,651 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 134 |
| Interest on deposits | 8,859 |
| Interest on Federal funds purchased and other borrowings | 910 |
| Occupancy and furniture and equipment expense | 120 |
| Provision for loan losses | 200 |
| Other operating expense | 120 |
| Total operating expense | 10,343 |
| NET OPERATING INCOME | 308 |
| Applicable income taxes | 63 |
| Income before extraordinary items | 245 |
| Extraordinary charges (credits) | |
| NET INCOME | 245 |
| NET CHANGE IN CAPITAL | 245 |

# Bank of Montreal

Incorporated in Canada, November 3, 1817

**Four Embarcadero Center, 20th Floor, San Francisco 94111 Tel: (415) 391-8060**

Principal Officers: Calvin R. Myers, Chief Agent; Edward H. Dato, Peter E. Roxborough, Agents.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,807 |
| U. S. Treasury securities | | 545 |
| Loans | 1,736,453 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 1,736,453 |
| Bank premises, furniture and fixtures, etc. | | 734 |
| Due from directly related institutions | | 518,035 |
| Other assets | | 27,081 |
| Total assets | | 2,288,655 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 2,248,000 |
| Other liabilities | 40,655 |
| Total liabilities | 2,288,655 |

## Bank of Montreal —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 273,830 |
| Income on Federal funds sold | 33,224 |
| Interest and dividends on investments | 76 |
| Other operating income | 429 |
| Total operating income | 307,559 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 2,165 |
| Interest on Federal funds purchased and other borrowings | 285,604 |
| Occupancy and furniture and equipment expense | 944 |
| Other operating expense | 2,562 |
| Total operating expense | 291,275 |
| NET OPERATING INCOME | 16,284 |
| Applicable income taxes | 1,348 |
| Income before extraordinary items | 14,936 |
| Extraordinary charges (credits) | |
| NET INCOME | 14,936 |
| NET CHANGE IN CAPITAL | 14,936 |

## Bank of New Zealand

Incorporated in New Zealand, 1861

600 Wilshire Blvd., Los Angeles 90017
Tel: (213) 629-3243

Principal Officers: Rex A. Lash, Agent; Stephen D. Wallace, Assistant Agent; Pamela A McGuirk, Assistant Vice President (Operations).

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 451 |
| U. S. Treasury securities | | 579 |
| Loans | 8,668 | |
| LESS: Reserve for possible loan losses | 167 | |
| Loans (net) | | 8,501 |
| Bank premises, furniture and fixtures, etc. | | 818 |
| Due from directly related institutions | | 19,042 |
| Other assets | | 50 |
| Total assets | | 29,441 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | 815 |
| Borrowings | 28,512 |
| Other liabilities | 114 |
| Total liabilities | 29,441 |

## Bank of New Zealand —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,103 |
| Income on Federal funds sold | 886 |
| Interest and dividends on investments | 44 |
| Other operating income | 356 |
| Total operating income | 2,389 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 306 |
| Interest on deposits | 38 |
| Interest on Federal funds purchased and other borrowings | 1,698 |
| Occupancy and furniture and equipment expense | 180 |
| Other operating expense | 158 |
| Total operating expense | 2,380 |
| NET OPERATING INCOME | 9 |
| Income before extraordinary items | 9 |
| Extraordinary charges (credits) | |
| NET INCOME | 9 |
| NET CHANGE IN CAPITAL | - 9 |

## The Bank of Nova Scotia

Incorporated in Canada, 1832

444 Market St., Ste. 2450, San Francisco 94111 Tel: (415) 986-1100

Principal Officers: R. J. Kelly, Agent; John E. Oliver, Deputy Agent.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6,985 |
| U. S. Treasury securities | | 626 |
| Loans | 392,902 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 392,902 |
| Customers liability to this branch under acceptances outstanding | | 26,877 |
| Due from directly related institutions | | 137,595 |
| Other assets | | 12,898 |
| **Total assets** | | 577,883 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **84,234** |
| Borrowings | 463,150 |
| Acceptances executed by or for account of this branch | 26,877 |
| Margin and cash collateral accounts | 393 |
| Other liabilities | 3,229 |
| **Total liabilities** | 577,883 |

## The Bank of Nova Scotia —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 36,306 |
| Interest on balances with banks | 9,297 |
| Income on Federal funds sold | 2,957 |
| Interest and dividends on investments | 86 |
| Other operating income | 340 |
| Total operating income | 48,986 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 987 |
| Interest on deposits | 18,206 |
| Interest on Federal funds purchased and other borrowings | 31,392 |
| Occupancy and furniture and equipment expense | 381 |
| Other operating expense | 11,702 |
| Total operating expense | 62,668 |
| NET OPERATING INCOME | -13,682 |
| Applicable income taxes | -50 |
| Income before extraordinary items | -13,632 |
| Extraordinary charges (credits) | |
| NET INCOME | -13,632 |
| NET CHANGE IN CAPITAL | -13,632 |

## Bank of Seoul & Trust Company

Incorporated in Korea, December 1, 1959

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 680-9487

Principal Officers: Il Hoon Lee, General Manager & Agent; Seuk Doo Kim, Deputy General Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 777 |
| U. S. Treasury securities | | 481 |
| Loans | 57,111 | |
| LESS: Reserve for possible loan losses | 300 | |
| Loans (net) | | 56,811 |
| Bank premises, furniture and fixtures, etc. | | 290 |
| Customers liability to this branch under acceptances outstanding | | 4,121 |
| Due from directly related institutions | | 67,030 |
| Other assets | | 3,314 |
| Total assets | | 132,824 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 127,044 |
| Acceptances executed by or for account of this branch | 4,121 |
| Margin and cash collateral accounts | 102 |
| Other liabilities | 1,557 |
| Total liabilities | 132,824 |

## Bank of Seoul & Trust Company —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,900 |
| Income on Federal funds sold | 37 |
| Interest and dividends on investments | 70 |
| Other operating income | 9,932 |
| Total operating income | 12,939 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 765 |
| Interest on Federal funds purchased and other borrowings | 11,251 |
| Occupancy and furniture and equipment expense | 127 |
| Provision for loan losses | 100 |
| Other operating expense | 305 |
| Total operating expense | 12,548 |
| 'NET OPERATING INCOME | 391 |
| Applicable income taxes | 63 |
| Income before extraordinary items | 328 |
| Extraordinary charges (credits) | |
| NET INCOME | 328 |
| NET CHANGE IN CAPITAL | 328 |

# The Bank of Tokyo, Limited

Incorporated in Japan, December 17, 1946

350 California St., San Francisco 94104 Tel: (415) 445-0400

Principal Officers: Tokuo Nishiyama, Shiro Wakabayashi, General Managers; Osamu Kiriyama, Tetsuya Nakano, Susumu Satoh, Deputy General Managers.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 157,171 |
| Loans | 568,016 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 568,016 |
| Bank premises, furniture and fixtures, etc. | | 65 |
| Customers liability to this branch under acceptances outstanding | | 301,619 |
| Due from directly related institutions | | 1,484,413 |
| Other assets | | 41,871 |
| Total assets | | 2,553,155 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | 87,000 |
| Borrowings | 2,151,000 |
| Acceptances executed by or for account of this branch | 301,619 |
| Margin and cash collateral accounts | 235 |
| Other liabilities | 13,301 |
| Total liabilities | 2,553,155 |

Additional office: Los Angeles.

## The Bank of Tokyo, Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 127,588 |
| Interest on balances with banks | 115 |
| Income on Federal funds sold | 3,521 |
| Interest and dividends on investments | 4 |
| Other operating income | 244,571 |
| Total operating income | 375,799 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 2,923 |
| Interest on deposits | 20 |
| Interest on Federal funds purchased and other borrowings | 360,185 |
| Occupancy and furniture and equipment expense | 706 |
| Other operating expense | 3,138 |
| Total operating expense | 366,972 |
| NET OPERATING INCOME | 8,827 |
| Applicable income taxes | 250 |
| Income before extraordinary items | 8,577 |
| Extraordinary charges (credits) | 296 |
| NET INCOME | 8,873 |
| NET CHANGE IN CAPITAL | 8,873 |

## Banque Francaise du Commerce Exterieur

Incorporated in Paris, August 30, 1947

Four Embarcadero Center, San Francisco 94111 Tel: (415) 397-8250

Principal Officers: Richard Devin, Vice President and Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 16 |
| U. S. Treasury securities | | 500 |
| Loans | 6,869 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 6,869 |
| Bank premises, furniture and fixtures, etc. | | 154 |
| Other assets | | 22 |
| Total assets | | 7,561 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Due to directly related institutions | 7,49 |
| Other liabilities | 62 |
| Total liabilities | 7,561 |

## Banque Francaise du Commerce Exterieur —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 13,100 |
| Interest and dividends on investments | 75 |
| Other operating income | 11 |
| Total operating income | 13,186 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 212 |
| Interest on deposits | 53 |
| Interest on Federal funds purchased and other borrowings | 12,850 |
| Occupancy and furniture and equipment expense | 138 |
| Other operating expense | 106 |
| Total operating expense | 13,359 |
| NET OPERATING INCOME | -173 |
| Applicable income taxes | 1 |
| Income before extraordinary items | -174 |
| Extraordinary charges (credits) | |
| NET INCOME | -174 |
| NET CHANGE IN CAPITAL | -174 |

## Banque Nationale de Paris

Incorporated in France, July 4, 1966

180 Montgomery St., San Francisco 94104 Tel: (415) 956-0707

Principal Officers: Jean-Jacques Picard, Senior Vice President and General Manager; Greg Philip, Vice President & Assistant General Manager; Kathleen H. Anderson, Karen Irvin, Ray Nelson, Vice Presidents; Jose J. San Gabriel, Vice President & Comptroller; Robert Tinus, Vice President & Treasurer; Karen Irvin, Vice President, International; Christine Wright, Vice President & Corporate Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 550 |
| U. S. Treasury securities | | 557 |
| Loans | 554,271 | |
| LESS: Reserve for possible loan losses | 2,787 | |
| Loans (net) | | 551,484 |
| Bank premises, furniture and fixtures, etc. | | 589 |
| Real estate owned other than bank premises | | 228 |
| Customers liability to this branch under acceptances outstanding | | 407 |
| Other assets | | 11,289 |
| Total assets | | 565,104 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | 32,624 |
| Borrowings | 502,812 |
| Acceptances executed by or for account of this branch | 407 |
| Due to directly related institutions | 21,399 |
| Other liabilities | 7,862 |
| Total liabilities | 565,104 |

Additional office: Los Angeles.

## Banque Nationale de Paris —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 53,273 |
| Interest on balances with banks | 38,221 |
| Income on Federal funds sold | 5,048 |
| Interest and dividends on investments | 131 |
| Other operating income | 707 |
| Total operating income | 97,380 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,805 |
| Interest on deposits | 1,932 |
| Interest on Federal funds purchased and other borrowings | 89,241 |
| Occupancy and furniture and equipment expense | 510 |
| Provision for loan losses | 1,720 |
| Other operating expense | 1,244 |
| Total operating expense | 96,452 |
| NET OPERATING INCOME | 928 |
| Applicable income taxes | 490 |
| Income before extraordinary items | 438 |
| Extraordinary charges (credits) | |
| NET INCOME | 438 |
| NET CHANGE IN CAPITAL | 438 |

## Banque Paribas

Incorporated in France, 1872

2029 Century Park East, Los Angeles 90067 Tel: (213) 553-3010

Principal Officers: Leigh Wilson, General Manager; Michael Readick, Deputy General Manager; Louis Chang, Manager, Operations-Administration.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 21,159 |
| U. S. Treasury securities | | 550 |
| Loans | 326,042 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 326,042 |
| Bank premises, furniture and fixtures, etc. | | 463 |
| Real estate owned other than bank premises | | 3,561 |
| Customers liability to this branch under acceptances outstanding | | 504 |
| Other assets | | 4,168 |
| Total assets | | 356,447 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 314,700 |
| Acceptances executed by or for account of this branch | 504 |
| Margin and cash collateral accounts | 436 |
| Due to directly related institutions | 37,837 |
| Other liabilities | 2,970 |
| Total liabilities | 356,447 |

## Banque Paribas —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 39,262 |
| Interest on balances with banks | 7,146 |
| Income on Federal funds sold | 293 |
| Interest and dividends on investments | 76 |
| Other operating income | 878 |
| Total operating income | 47,655 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,854 |
| Interest on deposits | 114 |
| Interest on Federal funds purchased and other borrowings | 44,109 |
| Occupancy and furniture and equipment expense | 386 |
| Provision for loan losses | 5,890 |
| Other operating expense | 685 |
| Total operating expense | 5,038 |
| NET OPERATING INCOME | -5,383 |
| Income before extraordinary items | -5,383 |
| Extraordinary charges (credits) | |
| NET INCOME | -5,383 |
| NET CHANGE IN CAPITAL | -5,383 |

## Barclays Bank International, Limited

Incorporated in Great Britain, 1836

111 Pine St., San Francisco 94111 Tel: (415) 981-8090

Principal Officer: M.T. Lloyd, Agent.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 4,062 |
| U. S. Treasury securities | | 620 |
| Loans | 208,700 | |
| LESS: Reserve for possible loan losses | 59,455 | |
| Loans (net) | | 149,245 |
| Bank premises, furniture and fixtures, etc. | | 120 |
| Real estate owned other than bank premises | | 1,395 |
| Customers liability to this branch under acceptances outstanding | | 91,739 |
| Due from directly related institutions | | 54,857 |
| Other assets | | 11,406 |
| Total assets | | 313,444 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 20,103 |
| Borrowings | 186,180 |
| Acceptances executed by or for account of this branch | 90,849 |
| Other liabilities | 16,312 |
| Total liabilities | 313,444 |

## Barclays Bank International, Limited —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 137,307 |
| Income on Federal funds sold | 13,890 |
| Interest and dividends on investments | 74 |
| Other operating income | 429 |
| Total operating income | 151,700 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 939 |
| Interest on deposits | 91,011 |
| Interest on Federal funds purchased and other borrowings | 55,849 |
| Occupancy and furniture and equipment expense | 73 |
| Provision for loan losses | 39,850 |
| Other operating expense | 2,175 |
| Total operating expense | 189,897 |
| NET OPERATING INCOME | 38,197 |
| Applicable income taxes | 82 |
| Income before extraordinary items | -38,279 |
| Extraordinary charges (credits) | |
| NET INCOME | -38,279 |
| NET CHANGE IN CAPITAL | -38,279 |

## Bayerische Vereinsbank A.G. (Union Bank of Bavaria)

Incorporated in Germany, May 8, 1869

707 Wilshire Blvd., Suite 3281, Los Angeles 90017 Tel: (213) 629-1821

Principal Officers: Helmut G. Fend, Vice President and Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 450 |
| U. S. Treasury securities | | 521 |
| Loans | 76,912 | |
| LESS: Reserve for possible loan losses | 782 | |
| Loans (net) | | 76,130 |
| Due from directly related institutions | | 33,217 |
| Other assets | | 779 |
| Total assets | | 111,097 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 110,78 |
| Margin and cash collateral accounts | 70 |
| Other liabilities | 245 |
| Total liabilities | 111,097 |

## Bayerische Vereinsbank A.G. (Union Bank of Bavaria) —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 11,011 |
| Interest on balances with banks | 13,945 |
| Income on Federal funds sold | 32 |
| Interest and dividends on investments | 41 |
| Other operating income | 135 |
| Total operating income | 25,164 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 344 |
| Interest on deposits | 9,726 |
| Interest on Federal funds purchased and other borrowings | 14,670 |
| Occupancy and furniture and equipment expense | 109 |
| Provision for loan losses | 162 |
| Other operating expense | 164 |
| Total operating expense | 25,75 |
| NET OPERATING INCOME | -11 |
| Applicable income taxes | 60 |
| Income before extraordinary items | -71 |
| Extraordinary charges (credits) | |
| NET INCOME | -71 |
| NET CHANGE IN CAPITAL | -71 |

## Canadian Commercial Bank

Incorporated in Canada, June 17, 1976

1925 Century Park East, Suite 400, Los Angeles 90067 Tel: (213) 551-8100

Principal Officers: K. M. Westby, Executive Vice President, Agent; M.B. Bohnet, L.L.H. Boynton, R.M. Kingston, W.N. Martinson, R.H. Nicholls, D.J. Rae, Vice Presidents; J.V. Rigali, Assistant Vice President.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 11,011 |
| U. S. Treasury securities | | 540 |
| Loans | 324,248 | |
| LESS: Reserve for possible loan losses | 3,088 | |
| Loans (net) | | 321,160 |
| Bank premises, furniture and fixtures, etc. | | 2,662 |
| Real estate owned other than bank premises | | 6,997 |
| Other assets | | 49,219 |
| Total assets | | 391,589 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 9,527 |
| Due to directly related institutions | 381,306 |
| Other liabilities | 756 |
| Total liabilities | 391,589 |

## Canadian Commercial Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 47,772 |
| Income on Federal funds sold | 2 |
| Interest and dividends on investments | 57 |
| Other operating income | 191 |
| Total operating income | 48,022 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 3,394 |
| Interest on deposits | 31,682 |
| Interest on Federal funds purchased and other borrowings | 310 |
| Occupancy and furniture and equipment expense | 1,059 |
| Provision for loan losses | 56 |
| Other operating expense | 2,066 |
| Total operating expense | 38,567 |
| NET OPERATING INCOME | 9,455 |
| Income before extraordinary items | 9,455 |
| Extraordinary charges (credits) | |
| NET INCOME | 9,455 |
| NET CHANGE IN CAPITAL | 9,455 |

## Canadian Imperial Bank of Commerce

Incorporated in Canada, August 15, 1866

340 Pine St., San Francisco 94104 Tel: (415) 362-5210

Principal Officers: W.B. Simpson, B.D. Williamson, Agents.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| U. S. Treasury securities | | 508 |
| Loans | 469,830 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 469,830 |
| Other assets | | 6,284 |
| **Total assets** | | 476,622 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 278,800 |
| Due to directly related institutions | 195,885 |
| Other liabilities | 1,937 |
| **Total liabilities** | 476,622 |

## Canadian Imperial Bank of Commerce —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 61,403 |
| Interest on balances with banks | 16,486 |
| Income on Federal funds sold | 2,117 |
| Interest and dividends on investments | 19 |
| Other operating income | 307 |
| Total operating income | 80,332 |
| **OPERATING EXPENSE** | |
| Interest on Federal funds purchased and other borrowings | 77,713 |
| Provision for loan losses | 1,000 |
| Other operating expense | 1,677 |
| Total operating expense | 80,390 |
| NET OPERATING INCOME | -58 |
| Applicable income taxes | 160 |
| Income before extraordinary items | -218 |
| Extraordinary charges (credits) | |
| NET INCOME | -218 |
| NET CHANGE IN CAPITAL | -218 |

## The Chartered Bank

Incorporated in Great Britain, December 29, 1853

50 California St., San Francisco 94111 Tel: (415) 774-6450

Principal Officers: J.K.D. Birnie, Vice President and Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 420 |
| U. S. Treasury securities | | 545 |
| Loans | 32,681 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 32,681 |
| Customers liability to this branch under acceptances outstanding | | 100 |
| Other assets | | 317 |
| **Total assets** | | 34,063 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Acceptances executed by or for account of this branch | 100 |
| Due to directly related institutions | 33,963 |
| **Total liabilities** | 34,063 |

## The Chartered Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 4,557 |
| Interest on balances with banks | 116 |
| Income on Federal funds sold | 16 |
| Interest and dividends on investments | 67 |
| Other operating income | 101 |
| Total operating income | 4,857 |

#### OPERATING EXPENSE

| | |
|---|---|
| Interest on Federal funds purchased and other borrowings | ,872 |
| Occupancy and furniture and equipment expense | 1 |
| Other operating expense | 162 |
| Total operating expense | 4,035 |
| NET OPERATING INCOME | 822 |
| Applicable income taxes | 37 |
| Income before extraordinary items | 785 |
| Ne securities gains (losses) | 31 |
| Extraordinary charges (credits) | |
| NET INCOME | 816 |
| NET CHANGE IN CAPITAL | 816 |

## Chekiang First Bank, Ltd.

Incorporated in Hong Kong, August 11, 1950

360 Pine Street, San Francisco 94104 Tel: (415) 434-0783

Principal Officers: Parker Chin, Senior Vice President & Manager; Marian Li, Assistant Vice President.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 30,765 |
| Loans | 25,536 | |
| LESS: Reserve for possible loan losses | 70 | |
| Loans (net) | | 25,466 |
| Bank premises, furniture and fixtures, etc. | | 55 |
| Customers liability to this branch under acceptances outstanding | | 86 |
| Other assets | | 788 |
| **Total assets** | | 57,160 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **55,453** |
| Acceptances executed by or for account of this branch | 86 |
| Due to directly related institutions | 683 |
| Other liabilities | 938 |
| **Total liabilities** | 57,160 |

## Chekiang First Bank, Ltd. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 6,650 |
| Interest on balances with banks | 559 |
| Income on Federal funds sold | 94 |
| Interest and dividends on investments | 75 |
| Other operating income | 17 |
| Total operating income | 7,395 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 186 |
| Interest on deposits | 4,991 |
| Interest on Federal funds purchased and other borrowings | 1,526 |
| Occupancy and furniture and equipment expense | 79 |
| Provision for loan losses | 50 |
| Other operating expense | 197 |
| Total operating expense | 7,029 |
| NET OPERATING INCOME | 366 |
| Income before extraordinary items | 366 |
| Extraordinary charges (credits) | |
| NET INCOME | 366 |
| NET CHANGE IN CAPITAL | 366 |

## The Cho-Heung Bank, Ltd.

Incorporated in Korea, February 19, 1897

601 California St., San Francisco 94108 Tel: (415) 788-7850

Principal Officers: Joo Sung Kim, Agent; Dong Il Cho, Jong Sup Sohn, Deputy Agents.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 875 |
| U. S. Treasury securities | | 515 |
| Loans | 120,371 | |
| LESS: Reserve for possible loan losses | 218 | |
| Loans (net) | | 120,153 |
| Bank premises, furniture and fixtures, etc. | | 267 |
| Customers liability to this branch under acceptances outstanding | | 503 |
| Due from directly related institutions | | 79,63 |
| Other assets | | 695 |
| Total assets | | 202,646 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 200,137 |
| Acceptances executed by or for account of this branch | 503 |
| Margin and cash collateral accounts | 336 |
| Other liabilities | 1,670 |
| Total liabilities | 202,646 |

## The Cho-Heung Bank, Ltd. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 20,050 |
| Income on Federal funds sold | 7 |
| Interest and dividends on investments | 98 |
| Other operating income | 470 |
| Total operating income | 20,625 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 816 |
| Interest on Federal funds purchased and other borrowings | 17,675 |
| Occupancy and furniture and equipment expense | 169 |
| Provision for loan losses | 150 |
| Other operating expense | 262 |
| Total operating expense | 19,072 |
| NET OPERATING INCOME | 1,553 |
| Applicable income taxes | 422 |
| Income before extraordinary items | 1,131 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,131 |
| NET CHANGE IN CAPITAL | 1,131 |

## The Commercial Bank of Korea, Ltd.

Incorporated in Korea, January 30, 1899

611 West Sixth St., Los Angeles 90017 Tel: (213) 625-0275

Principal Officers: Seung Ok Ahn, General Manager & Agent; Yang Bae Kim, Dong Kuy Yang, Deputy General Managers; Je Hong Moon, Manager; Hwang Soo Chung, Byung Hyun Kil, Dong Sun Moon, Dae Hyon Park, Lee Jong Son, Geun Bin Song, Assistant Managers.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 312 |
| U. S. Treasury securities | | 543 |
| Loans | 115,247 | |
| LESS: Reserve for possible loan losses | 578 | |
| Loans (net) | | 114,669 |
| Bank premises, furniture and fixtures, etc. | | 468 |
| Customers liability to this branch under acceptances outstanding | | 9,485 |
| Due from directly related institutions | | 55,561 |
| Other assets | | 2,841 |
| Total assets | | 183,879 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 174,022 |
| Acceptances executed by or for account of this branch | 9,485 |
| Margin and cash collateral accounts | 129 |
| Other liabilities | 243 |
| Total liabilities | 183,879 |

## The Commercial Bank of Korea, Ltd. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 19,158 |
| Income on Federal funds sold | 7 |
| Interest and dividends on investments | 58 |
| Other operating income | 6,018 |
| Total operating income | 25,241 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 962 |
| Interest on Federal funds purchased and other borrowings | 21,434 |
| Occupancy and furniture and equipment expense | 159 |
| Provision for loan losses | 212 |
| Other operating expense | 1,174 |
| Total operating expense | 23,941 |
| NET OPERATING INCOME | 1,300 |
| Applicable income taxes | 70 |
| Income before extraordinary items | 1,230 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,230 |
| NET CHANGE IN CAPITAL | 1,230 |

## Commonwealth Trading Bank of Australia

Established in Australia, 1959

600 Wilshire Blvd., Suite 700, Los Angeles 90017 Tel: (213) 689-4702

Principal Officers: Robert L. Potter, Agent; Graham J. Harlum, Deputy Agent.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 789 |
| Loans | 101,609 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 101,609 |
| Bank premises, furniture and fixtures, etc. | | 402 |
| Real estate owned other than bank premises | | 1,096 |
| Other assets | | 982 |
| Total assets | | 104,878 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 98,100 |
| Due to directly related institutions | 5,799 |
| Other liabilities | 979 |
| Total liabilities | 104,878 |

## Commonwealth Trading Bank of Australia —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 5,908 |
| Interest on balances with banks | 42 |
| Income on Federal funds sold | 247 |
| Other operating income | 332 |
| Total operating income | 6,529 |

#### OPE[illegible]G EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 173 |
| Interest on Federal funds purchased and other borrowings | 5,538 |
| Occupancy and furniture and equipment expense | 141 |
| Other operating expense | 163 |
| Total operating expense | 6,015 |
| NET OPERATING INCOME | 514 |
| Income before extraordinary items | 514 |
| Extraordinary charges (credits) | |
| NET INCOME | 514 |
| NET CHANGE IN CAPITAL | 514 |

# Credit Lyonnais

Incorporated in France, 1863

555 South Flower St., Los Angeles 90071 Tel: (213) 628-8200

Principal Officers: Philippe Lenglet, First Vice President and General Manager; William Fisher, Vice President and Manager; Patricia Herbert, Assistant Vice President, Operations; Beniot Nusbaumer, Assistant Vice President.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 330 |
| Loans | 160,172 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 160,172 |
| Bank premises, furniture and fixtures, etc. | | 295 |
| Customers liability to this branch under acceptances outstanding | | 113 |
| Due from directly related institutions | | 58,082 |
| Other assets | | 1,527 |
| Total assets | | 220,519 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 64 |
| Borrowings | 213,200 |
| Acceptances executed by or for account of this branch | 1,441 |
| Margin and cash collateral accounts | 186 |
| Other liabilities | 5,628 |
| Total liabilities | 220,519 |

Additional office: San Francisco

## Credit Lyonnais —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 161,896 |
| Interest on balances with banks | 5 |
| Income on Federal funds sold | 1,247 |
| Interest and dividends on investments | 126 |
| Other operating income | 395 |
| Total operating income | 163,669 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,508 |
| Interest on deposits | 91,808 |
| Interest on Federal funds purchased and other borrowings | 67,657 |
| Occupancy and furniture and equipment expense | 405 |
| Provision for loan losses | 4,816 |
| Other operating expense | 1,398 |
| Total operating expense | 167,592 |
| NET OPERATING INCOME | -3,923 |
| Applicable income taxes | 61 |
| Income before extraordinary items | -3,984 |
| Extraordinary charges (credits) | |
| NET INCOME | -3,984 |
| NET CHANGE IN CAPITAL | -3,984 |

## Credito Italiano

Incorporated in Italy, 1870

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 622-2787

Principal Officers: John P. Sharkey, Manager; Alessandro Laguercia, Deputy Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 71 |
| U. S. Treasury securities | | 550 |
| Loans | 211,944 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 211,944 |
| Bank premises, furniture and fixtures, etc. | | 2 |
| Other assets | | 4,212 |
| Total assets | | 216,779 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **35,847** |
| Borrowings | 27,000 |
| Due to directly related insitutions | 151,875 |
| Other liabilities | 2,057 |
| Total liabilities | 216,779 |

## Credito Italiano —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 16,473 |
| Interest on balances with banks | 848 |
| Income on Federal funds sold | 6,795 |
| Interest and dividends on investments | 396 |
| Other operating income | 1,412 |
| Total operating income | 25,924 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 265 |
| Interest on Federal funds purchased and other borrowings | 10,183 |
| Occupancy and furniture and equipment expense | 65 |
| Other operating expense | 13,301 |
| Total operating expense | 23,814 |
| NET OPERATING INCOME | 2,110 |
| Applicable income taxes | 200 |
| Income before extraordinary items | 1,910 |
| Net securities gains (losses) | 10 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,920 |
| NET CHANGE IN CAPITAL | 1,920 |

## The Dai-Ichi Kangyo Bank, Limited

Incorporated in Japan, June 7, 1897

770 Wilshire Blvd., Los Angeles 90017 Tel: (213) 6126400

Principal Officers: Tadao Washiyama, General Manager and Agent; Takamori Kuwabara, Deputy General Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 553,927 |
| U. S. Treasury securities | | 552 |
| Loans | 958,823 | |
| LESS: Reserve for possible loan losses | 7,250 | |
| Loans (net) | | 951,573 |
| Bank premises, furniture and fixtures, etc. | | 105 |
| Real estate owned other than bank premises | | 784 |
| Customers liability to this branch under accetances outstanding | | 353,761 |
| Other assets | | 33,452 |
| Total assets | | 1,894,154 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **893,803** |
| Borrowings | 606,500 |
| Acceptances executed by or for account of this branch | 353,761 |
| Margin and cash collateral accounts | 294 |
| Due to directly related institutions | 17,773 |
| Other liabilities | 22,023 |
| Total liabilities | 1,894,154 |

## The Dai-Ichi Kangyo Bank, Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 194,533 |
| Interest on balances with banks | 14,760 |
| Income on Federal funds sold | 487 |
| Interest and dividends on investments | 64 |
| Other operating income | 1,099 |
| Total operating income | 210,943 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,500 |
| Interest on deposits | 54,998 |
| Interest on Federal funds purchased and other borrowings | 145,617 |
| Occupancy and furniture and equipment expense | 413 |
| Other operating expense | 833 |
| Total operating expense | 203,361 |
| NET OPERATING INCOME | 7,582 |
| Applicable income taxes | 1,303 |
| Income before extraordinary items | 6,279 |
| Extraordinary charges (credits) | |
| NET INCOME | 6,279 |
| NET CHANGE IN CAPITAL | 6,279 |

## The Daiwa Bank, Limited

Incorporated in Japan, 1918

555 South Flower St., Los Angeles 90071 Tel: (213) 489-3600

Principal Officers: Kohachi Sasaki, General Manager; Isao Kimura, Deputy General Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 16,269 |
| U. S. Treasury securities | | 612 |
| Other securities | | 65,532 |
| Loans | 550,380 | |
| LESS: Reserve for possible loan losses | 4,650 | |
| Loans (net) | | 545,730 |
| Bank premises, furniture and fixtures, etc. | | 73 |
| Customers liability to this branch under acceptances outstanding | | 2,909 |
| Due from directly related institutions | | 22,336 |
| Other assets | | 11,417 |
| Total assets | | 664,878 |
| **LIABILITIES** | | |
| Total Deposits | | 517 |
| Borrowings | | 649,915 |
| Acceptances executed by or for account of this branch | | 2,909 |
| Margin and cash collateral accounts | | 5,718 |
| Other liabilities | | 5,819 |
| Total liabilities | | 664,878 |

## The Daiwa Bank, Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 75,162 |
| Interest on balances with banks | 23 |
| Income on Federal funds sold | 83 |
| Interest and dividends on investments | 2,768 |
| Other operating income | 8,273 |
| Total operating income | 86,309 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 783 |
| Interest on Federal funds purchased and other borrowings | 75,660 |
| Occupancy and furniture and equipment expense | 131 |
| Provision for loan losses | 650 |
| Other operating expense | 6,589 |
| Total operating expense | 83,813 |
| NET OPERATING INCOME | 2,496 |
| Applicable income taxes | 1,126 |
| Income before extraordinary items | 1,370 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,370 |
| NET CHANGE IN CAPITAL | 1,370 |

## Development Bank of Singapore

Incrporated in Singapore, 1968

515 So. Figueroa Street, Los Angeles 90017 Tel: (213) 627-0222

Principal officers: Peter Tan, Agent; Peng Kong Wong, Assistant Agent.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 148 |
| Loans | 13,777 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 13,777 |
| Bank premises, furniture and fixtures, etc. | | 165 |
| Other assets | | 329 |
| Total assets | | 14,419 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 7,061 |
| Margin and cash collateral accounts | 5 |
| Due to directly related institutions | 7,236 |
| Other liabilities | 117 |
| Total liabilities | 14,419 |

## Development Bank of Singapore —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 159 |
| Income on Federal funds sold | 13 |
| Interest and dividends on investments | 18 |
| Other operating income | 4 |
| Total operating income | 194 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 41 |
| Interest on Federal funds purchased and other borrowings | 111 |
| Occupancy and furniture and equipment expense | 28 |
| Other operating expense | 17 |
| Total operating expense | 197 |
| NET OPERATING INCOME | -3 |
| Income before extraordinary items | -3 |
| Extraordinary charges (credits) | |
| NET INCOME | -3 |
| NET CHANGE IN CAPITAL | -3 |

## DG BANK Deutsche Genossenschaftsbank

Incorporated in West Germany, 1949

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 626-3300

Principal Officers: Dr. Rolf G. Mankwald, Vice President and Manager; Christian F. Pohl, Vice President.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,639 |
| U. S. Treasury securities | | 576 |
| Loans | 77,272 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 77,272 |
| Customers liability to this branch under acceptances outstanding | | 1,019 |
| Other assets | | 1,384 |
| Total assets | | 85,890 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 14,590 |
| Borrowings | 42,300 |
| Acceptances executed by or for account of this branch | 1,019 |
| Due to directly related institutions | 26,987 |
| Other liabilities | 994 |
| Total liabilities | 85,890 |

## DG BANK Deutsche Genossenschaftsbank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 10,498 |
| Income on Federal funds sold | 3,078 |
| Interest and dividends on investments | 58 |
| Other operating income | 64 |
| Total operating income | 13,698 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 438 |
| Interest on Federal funds purchased and other borrowings | 12,554 |
| Occupancy and furniture and equipment expense | 68 |
| Other operating expense | 293 |
| Total operating expense | 13,353 |
| NET OPERATING INCOME | 345 |
| Applicable income taxes | 47 |
| Income before extraordinary items | 29 |
| Extraordinary charges (credits) | |
| NET INCOME | 298 |
| NET CHANGE IN CAPITAL | 298 |

## Dresdner Bank, A.G.

Incorporated in Germany, December 1872

445 S. Figueroa St., Los Angeles 90071 Tel: (213) 489-5720

Principal Officers: Jon M. Bland, Senior Vice President; Wolfgang Knepper, Vice President; Barbara Readick, Charles O'Neil, Vice President; Hinrich Peiper, Teresita Roldan, Assistant Vice Presidents.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 1,074 |
| Loans | 129,763 | |
| LESS: Reserve for possible loan losses | 1,630 | |
| Loans (net) | | 128,133 |
| Bank premises, furniture and fixtures, etc. | | 446 |
| Due from directly related institutions | | 21,817 |
| Oher assets | | 4,091 |
| Total assets | | 155,561 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 598 |
| Borrowings | 152,207 |
| Other liabilities | 2,756 |
| Total liabilities | 155,561 |

## Dresdner Bank, A.G. --Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 31,683 |
| Income on Federal funds sold | 21 |
| Interest and dividends on investments | 50 |
| Other operating income | 66 |
| Total operating income | 31,820 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 886 |
| Interest on deposits | 185 |
| Interest on Federal funds purchased and other borrowings | 29,839 |
| Occupancy and furniture and equipment expense | 234 |
| Other operating expense | 666 |
| Total operating expense | 31,810 |
| NET OPERATING INCOME | 10 |
| Applicable income taxes | 18 |
| Income before extraordinary items | -8 |
| Extraordinary charges (credits) | -1,941 |
| NET INCOME | -1,949 |
| NET CHANGE IN CAPITAL | -1,949 |

## The Fuji Bank, Limited

Incorporated in Japan, 1948

333 S. Grand Ave., Sute 2500, Los Angeles 90071 Tel: (213) 680-9855

Principal Officers: Ryosoke Zakoh, General Manager; Tetsuo Tani, Deputy General Manager.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 629,232 |
| U. S. Treasury securities | | 591 |
| Loans | 912,207 | |
| LESS: Reserve for possible loan losses | 10,967 | |
| Loans (net) | | 901,240 |
| Bank premises, furniture and fixtures, etc. | | 1,315 |
| Customers liability to this branch under acceptances outstanding | | 516,630 |
| Due from directly related institutions | | 109,992 |
| Other assets | | 38,227 |
| Total assets | | 2,197,227 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 1,668,016 |
| Acceptances executed by or for account of this branch | 516,630 |
| Other liabilities | 12,581 |
| Total liabilities | 2,197,227 |

## The Fuji Bank, Limited —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 169,760 |
| Interest on balances with banks | 30,630 |
| Interest and dividends on investments | 47 |
| Other operating income | 112,991 |
| Total operating income | 313,428 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,788 |
| Interest on Federal funds purchased and other borrowings | 269,666 |
| Occupancy and furniture and equipment expense | 1,486 |
| Provision for loan losses | 1,850 |
| Other operating expense | 32,253 |
| Total operating expense | 307,043 |
| NET OPERATING INCOME | 6,385 |
| Applicable income taxes | 772 |
| Income before extraordinary items | 5,613 |
| Extraordinary charges (credits) | |
| NET INCOME | 5,613 |
| NET CHANGE IN CAPITAL | 5,613 |

## The Hanil Bank

Incorporated in Korea, December 16, 1932

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 620-0747

Principal Officers: S. Y. Rhyu, General Manager & Agent; B. K. Rha, J.K. Park, Deputy General Managers; K.S. Koo, D. G. Lee, W. Y. Lee, D. H. Park, D. W. Park, H.S. Yoo, Assistant General Managers.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 2,174 |
| U. S. Treasury securities | | 559 |
| Loans | 91,014 | |
| LESS: Reserve for possible loan losses | 159 | |
| Loans (net) | | 90,855 |
| Bank premises, furniture and fixtures, etc. | | 389 |
| Real estate owned other than bank premises | | 160 |
| Customers liability to this branch under acceptances outstanding | | 3,213 |
| Due from directly related institutions | | 95,963 |
| Other assets | | 4,193 |
| Total assets | | 197,506 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 191,000 |
| Acceptances executed by or for account of this branch | 3,213 |
| Margin and cash collateral accounts | 506 |
| Other liabilities | 2,787 |
| Total liabilities | 197,506 |

## The Hanil Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 14,324 |
| Income on Federal funds sold | 43 |
| Interest and dividends on investments | 71 |
| Other operating income | 7,806 |
| Total operating income | 22,244 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 971 |
| Interest on Federal funds purchased and other borrowings | 18,905 |
| Occupancy and furniture and equipment expense | 154 |
| Provision for loan losses | 106 |
| Other operating expense | 721 |
| Total operating expense | 20,857 |
| NET OPERATING INCOME | 1,387 |
| Applicable income taxes | 199 |
| Income before extraordinary items | 1,188 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,188 |
| NET CHANGE IN CAPITAL | 1,188 |

## The Hokkaido Takushoku Bank, Ltd.

Incorporated in Japan, April 1, 1900

624 South Grand Ave., Suite 2910, Los Angeles 90017 Tel: (213) 629-2281

Principal Officers: Norihito Hattori, General Manager; Jun Shimokawa, Deputy General Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 782 |
| Other securities | | 7,304 |
| Loans | 161,318 | |
| LESS: Reserve for possible loan losses | 1,269 | |
| Loans (net) | | 160,049 |
| Bank premises, furniture and fixtures, etc. | | 53 |
| Real estate owned other than bank premises | | 157 |
| Customers liability to this branch under acceptances otstanding | | 227 |
| Due from directly related institutions | | 1,808 |
| Other assets | | 3,972 |
| Total assets | | 174,352 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 209 |
| Borrowings | 172,000 |
| Acceptances executed by or for account of this branch | 227 |
| Margin and cash collateral accounts | 790 |
| Other liabilities | 1,126 |
| Total liabilities | 174,352 |

## The Hokkaido Takushoku Bank, Ltd. —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 16,575 |
| Interest on balances with banks | 58 |
| Income on Federal funds sold | 1,151 |
| Interest and dividends on investments | 1,172 |
| Other operating income | 40,924 |
| Total operating income | 59,880 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 567 |
| Interest on Federal funds purchased and other borrowings | 48,074 |
| Occupancy and furniture and equipment expense | 92 |
| Provision for loan losses | 479 |
| Other operating expense | 10,007 |
| Total operating expense | 59,219 |
| NET OPERATING INCOME | 661 |
| Applicable income taxes | 174 |
| Income before extraordinary items | 487 |
| Net securities gains (losses) | -14 |
| Extraordinary charges (credits) | |
| NET INCOME | 473 |
| NET CHANGE IN CAPITAL | 473 |

## Hong Kong Metropolitan Bank Limited

Incorporated in Hong Kong, October 24, 1960

266 Bush Street, San Francisco 94104 Tel: (415) 956-1166

Principal Officers: Antony W. Oei, Vice President and Manager; Lawrence E. Michenfelder, Operations Manager.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 853 |
| U. S. Treasury securities | | 543 |
| Loans | 21,815 | |
| LESS: Reserve for possible loan losses | 130 | |
| Loans (net) | | 21,685 |
| Bank premises, furniture and fixtures, etc. | | 297 |
| Customers liability to this branch under acceptances outstanding | | 127 |
| Other assets | | 75 |
| Total assets | | 24,080 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | 6,033 |
| Borrowings | 350 |
| Acceptances executed by or for account of this branch | 127 |
| Margin and cash collateral accounts | 94 |
| Due to directly related institutions | 17,239 |
| Other liabilities | 237 |
| Total liabilities | 24,080 |

## Hong Kong Metropolitan Bank Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,837 |
| Interest on balances with banks | 424 |
| Income on Federal funds sold | 31 |
| Interest and dividends on investments | 75 |
| Other operating income | 40 |
| Total operating income | 2,407 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 292 |
| Interest on deposits | 919 |
| Interest on Federal funds purchased and other borrowings | 746 |
| Occupancy and furniture and equipment expense | 153 |
| Provision for loan losses | 67 |
| Other operating expense | 137 |
| Total operating expense | 2,314 |
| NET OPERATING INCOME | 93 |
| Income before extraordinary items | 93 |
| Extraordinary charges (credits) | |
| NET INCOME | 93 |
| NET CHANGE IN CAPITAL | 93 |

## The Hongkong and Shanghai Banking Corporation

Incorporated in Hong Kong, August 14, 1886

160 Sansome St., San Francisco 94104 Tel: (415) 433-1370

Principal Officers: E.V. Howard, Senior Vice President & Agent; Victor Naramura, Vice President & Agent.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 8,395 |
| Securities of other U.S. Government agencies | | 1,009 |
| Loans | 193,968 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 193,968 |
| Bank premises, furniture and fixtures, etc. | | 407 |
| Real estate owned other than bank premises | | 855 |
| Customers liablity to this branch under acceptances outstanding | | 10,663 |
| Other assets | | 2,946 |
| Total assets | | 218,243 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | 158,911 |
| Borrowings | 2,146 |
| Acceptances executed by or for account of this branch | 10,663 |
| Margin and cash collateral accounts | 457 |
| Due to directly related institutions | 42,710 |
| Other liabilities | 3,356 |
| Total liabilities | 218,243 |

Additional office: Los Angeles.

## The Hongkong and Shanghai Banking Corporation —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 23,839 |
| Interest on balances with banks | 502 |
| Income on Federal funds sold | 4,913 |
| Interest and dividends on investments | 125 |
| Other operating income | 1,035 |
| Total operating income | 30,414 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 2,105 |
| Interest on deposits | 21,945 |
| Interest on Federal funds purchased and other borrowings | 1,823 |
| Occupancy and furniture and equipment expense | 583 |
| Provision for loan losses | -24 |
| Other operating expense | 689 |
| Total operating expense | 27,121 |
| NET OPERATING INCOME | 3,293 |
| Applicable income taxes | 350 |
| Income before extraordinary items | 2,943 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,943 |
| NET CHANGE IN CAPITAL | 2,943 |

## The Industrial Bank of Japan, Limited

Incorporated in Japan, March 31, 1902

800 West Sixth St., Los Angeles 90017 Tel: (213) 628-7241

Principal Officers: Soichi Miyawaki, General Manager; Hajime Ando, Kazuo Suzuki, Deputy General Managers.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 329,048 |
| U. S. Treasury securities | | 520 |
| Loans | 1,016,426 | |
| LESS: Reserve for possible loan losses | 14,795 | |
| Loans (net) | | 1,001,631 |
| Bank premises, furniture and fixtures, etc. | | 581 |
| Customers liability to this branch under acceptances outstanding | | 6,048 |
| Other assets | | 22,716 |
| Total assets | | 1,360,544 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **490,688** |
| Borrowings | 848,220 |
| Acceptances executed by or for account of this branch | 6,048 |
| Margin and cash collateral accounts | 607 |
| Due to directly related institutions | 1,345 |
| Other liabilities | 13,636 |
| Total liabilities | 1,360,544 |

## The Industrial Bank of Japan, Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 127,113 |
| Interest on balances with banks | 8,945 |
| Income on Federal funds sold | 39,965 |
| Other operating income | 24,122 |
| Total operating income | 200,145 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,673 |
| Interest on deposits | 42,260 |
| Interest on Federal funds purchased and other borrowings | 138,600 |
| Occupancy and furniture and equipment expense | 513 |
| Provision for loan losses | 2,718 |
| Other operating expense | 7,532 |
| Total operating expense | 193,296 |
| NET OPERATING INCOME | 6,849 |
| Applicable income taxes | 1,740 |
| Income before extraordinary items | 5,109 |
| Net securities gains (losses) | 64 |
| Extraordinary charges (credits) | |
| NET INCOME | 5,173 |
| NET CHANGE IN CAPITAL | 5,173 |

## International Bank of Singapore Ltd.

Incorporated in Singapore, April 9, 1974

444 South Flower Street, Los Angeles 90071 Tel: (213) 629-0777

Principal Officers: Pitt Khean Teoh, Agent; Hoong Chen, Deputy Agent

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 762 |
| Loans | 28,588 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 28,588 |
| Bank premises, furniture and fixtures, etc. | | 176 |
| Real estate owned other than bank premises | | 471 |
| Customers liability to this branch under acceptances outstanding | | 7,000 |
| Other assets | | 458 |
| Total assets | | 37,455 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 102 |
| Borrowings | 22,500 |
| Acceptances executed by or for account of this branch | 7,000 |
| Due to directly related institutions | 7,780 |
| Other liabilities | 73 |
| Total liabilities | 37,455 |

## International Bank of Singapore Ltd. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,480 |
| Interest on balances with banks | 74 |
| Income on Federal funds sold | 5 |
| Other operating income | 9 |
| Total operating income | 2,568 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 132 |
| Interest on Federal funds purchased and other borrowings | 1,745 |
| Occupancy and furniture and equipment expense | 75 |
| Other operating expense | 132 |
| Total operating expense | 2,084 |
| NET OPERATING INCOME | 484 |
| Applicable income taxes | 51 |
| Income before extraordinary items | 433 |
| Extraordinary charges (credits) | |
| NET INCOME | 433 |
| NET CHANGE IN CAPITAL | 433 |

## Israel Discount Bank, Limited

Incorporated in Israel, 1935

206 North Beverly Drive, Beverly Hills 90210 Tel: (213) 275-1411

Principal officers: David Keinan, Vice President & Manager; Ram Carmi, Vice President.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,333 |
| Loans | 22,093 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 22,093 |
| Customers liability to this branch under acceptances outstanding | | 1,470 |
| Other assets | | 160 |
| Total assets | | 27,056 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 16,716 |
| Acceptances executed by or for account of this branch | 1,470 |
| Margin and cash collateral accounts | 3 |
| Due to directly related institutions | 8,662 |
| Other liabilities | 205 |
| Total liabilities | 27,056 |

## Israel Discount Bank, Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 30 |
| Interest on balances with banks | 61 |
| Income on Federal funds sold | 2 |
| Other operating income | 2 |
| Total operating income | 95 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 57 |
| Interest on deposits | 27 |
| Interest on Federal funds purchased and other borrowings | 1 |
| Total operating expense | 85 |
| NET OPERATING INCOME | 10 |
| Applicable income taxes | 5 |
| Income before extraordinary items | 5 |
| Extraordinary charges (credits) | |
| NET INCOME | 5 |
| NET CHANGE IN CAPITAL | 5 |

# Korea Exchange Bank

Incorporated in Korea, January 30, 1967

624 S. Grand Ave., Los Angeles 90017 Tel: (213) 683-0830

Principal Officers: Chang Woo Lee, General Manager & Agent; Hyungu Shin, Deputy General Manager.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 10,427 |
| U. S. Treasury securities | | 545 |
| Securities of other U.S. Government agencies | | 12,980 |
| Other securities | | 5,993 |
| Loans | 82,385 | |
| LESS: Reserve for possible loan losses | 1,409 | |
| Loans (net) | | 80,976 |
| Bank premises, furniture and fixtures, etc. | | 376 |
| Real estate owned other than bank premises | | 4,355 |
| Customers liability to this branch under acceptances outstanding | | 2,835 |
| Other assets | | 1,816 |
| Total assets | | 120,303 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | 141 |
| Borrowings | 108,734 |
| Acceptances executed by or for account of this branch | 1,436 |
| Margin and cash collateral accounts | 607 |
| Due to directly related institutions | 7,129 |
| Other liabilities | 2,256 |
| Total liabilities | 120,303 |

## Korea Exchange Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 14,605 |
| Interest on balances with banks | 1,481 |
| Income on Federal funds sold | 103 |
| Interest and dividends on investments | 1,894 |
| Other operating income | 1,935 |
| Total operating income | 20,018 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,047 |
| Interest on deposits | 4,307 |
| Interest on Federal funds purchased and other borrowings | 11,220 |
| Occupancy and furniture and equipment expense | 175 |
| Provision for loan losses | 632 |
| Other operating expense | 1,216 |
| Total operating expense | 18,597 |
| NET OPERATING INCOME | 1,421 |
| Applicable income taxes | 380 |
| Income before extraordinary items | 1,041 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,041 |
| NET CHANGE IN CAPITAL | 1,041 |

## Korea First Bank

Incorporated in Korea, July 1, 1929

800 Wilshire Blvd., Los Angeles 90017 Tel: (213) 625-7700

Principal Officers: Chong Duk Kim, Agent & General Manager; Jyung Oh Jin, Deputy Agent; Han Sik Chang, Chang Hi Nam, Managers; Jeong Ku Ko, Hoon Moo Lee, Eung Bok Park, Hack Young Shim, Jae Gwan Song, Assistant Managers.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 258 |
| U. S. Treasury securities | | 530 |
| Loans | 24,767 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 24,767 |
| Bank premises, furniture and fixtures, etc. | | 295 |
| Real estate owned other than bank premises | | 249 |
| Customers liability to this branch under acceptances outstanding | | 745 |
| Due from directly related institutions | | 163,838 |
| Other assets | | 2,865 |
| Total assets | | 193.547 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 192,232 |
| Acceptances executed by or for account of this branch | 745 |
| Margin and cash collateral accounts | 159 |
| Other liabilities | 411 |
| Total liabilities | 193,547 |

## Korea First Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 5,864 |
| Income on Federal funds sold | 35 |
| Interest and dividends on investments | 70 |
| Other operating income | 15,565 |
| Total operating income | 21,534 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 623 |
| Interest on Federal funds purchased and other borrowings | 17,202 |
| Occupancy and furniture and equipment expense | 228 |
| Provision for loan losses | 118 |
| Other operating expense | 3,355 |
| Total operating expense | 21,526 |
| NET OPERATING INCOME | 8 |
| Income before extraordinary items | 8 |
| Extraordinary charges (credits) | |
| NET INCOME | 8 |
| NET CHANGE IN CAPITAL | 8 |

## The Kyowa Bank, Limited

Incorporated in Japan, May, 1945

635 West Seventh Street, Los Angeles 90017 Tel: (213) 626-6266

Principal Officers: Kyosuke Endo, General Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 29,303 |
| U. S. Treasury securities | | 1,073 |
| Other securities | | 7,948 |
| Loans | 293,750 | |
| LESS: Reserve for possible loan losses | 758 | |
| Loans (net) | | 292,992 |
| Bank premises, furniture and fixtures, etc. | | 296 |
| Customers liability to this branch under acceptances outstanding | | 7,139 |
| Other assets | | 4,714 |
| Total assets | | 343,465 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 266,800 |
| Acceptances executed by or for account of this branch | 7,139 |
| Due to directly related institutions | 67,734 |
| Other liabilities | 1,792 |
| Total liabilities | 343,465 |

## The Kyowa Bank, Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 49,971 |
| Interest on balances with banks | 4,253 |
| Interest and dividends on investments | 243 |
| Other operating income | 7,904 |
| Total operating income | 62,371 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 663 |
| Interest on Federal funds purchased and other borrowings | 52,124 |
| Occupancy and furniture and equipment expense | 172 |
| Other operating expense | 7,262 |
| Total operating expense | 60,221 |
| NET OPERATING INCOME | 2,150 |
| Income before extraordinary items | 2,150 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,150 |
| NET CHANGE IN CAPITAL | 2,150 |

## Liu Chong Hing Bank Limited

Incorporated in Hong Kong, March 17, 1955

601 California St., San Francisco 94108 Tel: (415) 433-6404

Principal Officers: Di-Wing Chan, Assistant Vice President & Acting Agent; Siu Wo Cheung, Assistant Agent & Operations Officer.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 708 |
| U. S. Treasury securities | | 528 |
| Loans | 20,025 | |
| LESS: Reserve for possible loan losses | 76 | |
| Loans (net) | | 19,949 |
| Bank premises, furniture and fixtures, etc. | | 38 |
| Due from directly related institutions | | 47,543 |
| Other assets | | 271 |
| Total assets | | 69,037 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 67,513 |
| Other liabilities | 1,524 |
| Total liabilities | 69,037 |

## Liu Chong Hing Bank Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 12,282 |
| Interest on balances with banks | 172 |
| Income on Federal funds sold | 2,400 |
| Interest and dividends on investments | 71 |
| Other operating income | 350 |
| Total operating income | 15,275 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 155 |
| Interest on deposits | 12,148 |
| Interest on Federal funds purchased and other borrowings | 1,370 |
| Occupancy and furniture and equipment expense | 138 |
| Provision for loan losses | 32 |
| Other operating expense | 499 |
| Total operating expense | 14,32 |
| NET OPERATING INCOME | 933 |
| Applicable income taxes | 206 |
| Income before extraordinary items | 727 |
| Extraordinary charges (credits) | |
| NET INCOME | 727 |
| NET CHANGE IN CAPITAL | 727 |

## The Long-Term Credit Bank of Japan, Ltd.

Incorporated in Japan, December 1, 1952

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 488-1766

Principal Officers: Rairi Ushio, General Manager & Agent; Kozo Tabayashi, Deputy General Manager; Yozo Otani, Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 26,791 |
| U. S. Treasury securities | | 606 |
| Loans | 424,471 | |
| LESS: Reserve for possible loan losses | 4,779 | |
| Loans (net) | | 419,692 |
| Bank premises, furniture and fixtures, etc. | | 166 |
| Real estate owned other than bank premises | | 140 |
| Customers liability to this branch under acceptances outstanding | | 3,450 |
| Due from directly related institutions | | 47,503 |
| Other assets | | 10,310 |
| **Total assets** | | 508,658 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 142,000 |
| Borrowings | 348,850 |
| Acceptances executed by or for account of this branch | 3,450 |
| Other liabilities | 14,358 |
| **Total liabilities** | 508,658 |

## The Long-Term Credit Bank of Japan, Ltd. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 66,711 |
| Interest on balances with banks | 102,029 |
| Income on Federal funds sold | 115 |
| Interest and dividends on investments | 95 |
| Other operating income | 14,159 |
| Total operating income | 183,109 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 821 |
| Interest on Federal funds purchased and other borrowings | 164,604 |
| Occupancy and furniture and equipment expense | 553 |
| Provision for loan losses | 327 |
| Other operating expense | 13,208 |
| Total operating expense | 179,513 |
| NET OPERATING INCOME | 3,596 |
| Applicable income taxes | 312 |
| Income before extraordinary items | 3,284 |
| Extraordinary charges (credits) | |
| NET INCOME | 3,284 |
| NET CHANGE IN CAPITAL | 3,284 |

## Metropolitan Bank and Trust Company

Incorporated in Philippines, April 6, 1962

350 California Street, San Francisco 94104 Tel: (415) 391-6933

Principal Officers: William Wen-Pai Yu, Assistant Vice President & Agent; Ernesto C. Garlit, Senior Manager & Deputy Agent.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 6 |
| U. S. Treasury securities | | 537 |
| Loans | 9,012 | |
| LESS: Reserve for possible loan losses | 114 | |
| Loans (net) | | 8,898 |
| Bank premises, furniture and fixtures, etc. | | 19 |
| Due from directly related institutions | | 2,219 |
| Other assets | | 239 |
| Total assets | | 11,918 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **4,570** |
| Borrowings | 7,096 |
| Other liabilities | 252 |
| Total liabilities | 11,918 |

## Metropolitan Bank and Trust Company —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,387 |
| Income on Federal funds sold | 89 |
| Interest and dividends on investments | 66 |
| Other operating income | 208 |
| Total operating income | 1,750 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 232 |
| Interest on deposits | 405 |
| Interest on Federal funds purchased and other borrowings | 630 |
| Occupancy and furniture and equipment expense | 36 |
| Provision for loan losses | 20 |
| Other operating expense | 103 |
| Total operating expense | 1,426 |
| NET OPERATING INCOME | 324 |
| Applicable income taxes | 59 |
| Income before extraordinary items | 265 |
| Extraordinary charges (credits) | |
| NET INCOME | 265 |
| NET CHANGE IN CAPITAL | 265 |

## The Mitsubishi Bank, Ltd.

Incorporated in Japan, 1919

800 Wilshire Blvd., Los Angeles 90017 Tel: (213) 621-1200

Principal Officer: Satoshi Tateishi, Agent.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 95,954 |
| Other securities | | 85,595 |
| Loans | 768,441 | |
| LESS: Reserve for possible loan losses | 9,549 | |
| Loans (net) | | 758,892 |
| Bank premises, furniture and fixtures, etc. | | 126 |
| Customers liability to this branch under acceptances outstanding | | 192,534 |
| Due from directly related institutions | | 869,230 |
| Other assets | | 22,063 |
| Total assets | | 2,024,394 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 1,809,203 |
| Acceptances executed by or for account of this branch | 192,534 |
| Other liabilities | 22,657 |
| Total liabilities | 2,024,394 |

## The Mitsubishi Bank, Ltd. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 392,500 |
| Income on Federal funds sold | 567 |
| Interest and dividends on investments | 7,148 |
| Other operating income | 1,715 |
| Total operating income | 401,930 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 680 |
| Interest on deposits | 11,535 |
| Interest on Federal funds purchased and other borrowings | 379,992 |
| Occupancy and furniture and equipment expense | 274 |
| Provision for loan losses | 1,754 |
| Other operating expense | 2,567 |
| Total operating expense | 396,802 |
| NET OPERATING INCOME | 5,128 |
| Income before extraordinary items | 5,128 |
| Net securities gains (losses) | -35 |
| Extraordinary charges (credits) | |
| NET INCOME | 5,093 |
| NET CHANGE IN CAPITAL | 5,093 |

## The Mitsubishi Trust and Banking Corporation

Incorporated in Japan, 1927

911 Wilshire Blvd., Los Angeles 90017 Tel: (213) 488-9003

Principal Officers: Tadashi Kohno, General Manager and Agent; Tadasue Nakano, Deputy General Manager and Deputy Agent.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 45,238 |
| U. S. Treasury securities | | 603 |
| Other securities | | 46,894 |
| Loans | 1,774,751 | |
| LESS: Reserve for possible loan losses | 9,544 | |
| Loans (net) | | 1,765,207 |
| Bank premises, furniture and fixtures, etc. | | 256 |
| Customers liability to this branch under acceptances outstanding | | 3,599 |
| Due from directly related institutions | | 608,237 |
| Other assets | | 34,084 |
| Total assets | | 2,504,118 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 2,477,002 |
| Acceptances executed by or for account of this branch | 3,599 |
| Margin and cash collateral accounts | 140 |
| Other liabilities | 23,377 |
| Total liabilities | 2,504,118 |

## The Mitsubishi Trust and Banking Corporation —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 44,982 |
| Interest on balances with banks | 4,923 |
| Income on Federal funds sold | 92,045 |
| Interest and dividends on investments | 5,596 |
| Other operating income | 27,730 |
| Total operating income | 175,276 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 672 |
| Interest on Federal funds purchased and other borrowings | 154,957 |
| Occupancy and furniture and equipment expense | 124 |
| Provision for loan losses | 2,667 |
| Other operating expense | 12,841 |
| Total operating expense | 171,261 |
| NET OPERATING INCOME | 4,015 |
| Applicable income taxes | 472 |
| Income before extraordinary items | 3,543 |
| Extraordinary charges (credits) | |
| NET INCOME | 3,543 |
| NET CHANGE IN CAPITAL | 3,543 |

## The Mitsui Bank, Ltd.

Incorporated in Japan, July 1, 1876

333 South Flower St., Los Angeles 90071 Tel: (213) 680-2900

Principal Officers: Akira Shimazu, General Manager and Agent; Takashi Ishikawa, Yukiyasu Satake, Giichiro Yamada, Deputy General Managers.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 23,333 |
| U. S. Treasury securities | | 563 |
| Loans | 770,034 | |
| LESS: Reserve for possible loan losses | 5,650 | |
| Loans (net) | | 764,384 |
| Bank premises, furniture and fixtures, etc. | | 619 |
| Customers liability to this branch under acceptances outstanding | | 41,737 |
| Due from directly related institutions | | 53,975 |
| Other assets | | 41,827 |
| Total assets | | 926,438 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 785,937 |
| Acceptances executed by or for account of this branch | 131,037 |
| Margin and cash collateral accounts | 27 |
| Other liabilities | 9,437 |
| Total liabilities | 926,438 |

## The Mitsui Bank, Ltd. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 83,420 |
| Income on Federal funds sold | 1,984 |
| Interest and dividends on investments | 80 |
| Other operating income | 22,916 |
| Total operating income | 108,400 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,110 |
| Interest on Federal funds purchased and other borrowings | 82,099 |
| Occupancy and furniture and equipment expense | 644 |
| Provision for loan losses | 79 |
| Other operating expense | 22,253 |
| Total operating expense | 106,176 |
| NET OPERATING INCOME | 2,224 |
| Applicable income taxes | 320 |
| Income before extraordinary items | 1,904 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,904 |
| NET CHANGE IN CAPITAL | 1,904 |

## The Mitsui Trust & Banking Co., Ltd.

Incorporated in Japan, 1924

611 West Sixth Street, Los Angeles 90017 Tel: (213) 624-5201

Principal officers: Y. Tsutsumi, General Manager & Agent; S. Morita, Deputy General Manager.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 888 |
| Loans | 712,869 | |
| LESS: Reserve for possible loan losses | 1,180 | |
| Loans (net) | | 711,689 |
| Bank premises, furniture and fixtures, etc. | | 63 |
| Due from directly related institutions | | 107,803 |
| Other assets | | 11,654 |
| Total assets | | 832,097 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borowings | 822,850 |
| Margin and cash collateral accounts | 131 |
| Other liabilities | 9,116 |
| Total liabilities | 832,097 |

## Multibanco Comermex, S.A.

Incorporated in Mexico, January 1, 1977

515 South Figueroa St., Ste. 1000, Los Angeles 90071 Tel: (213) 629-2581

Principal Officers: Michael J. Awada, Vice President & Agent.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 569 |
| U. S. Treasury securities | | 550 |
| Loans | 44,905 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 44,905 |
| Bank premises, furniture and fixtures, etc. | | 389 |
| Due from directly related institutions | | 94,414 |
| Other assets | | 6,057 |
| Total assets | | 146,884 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | 117,264 |
| Borrowings | 26,500 |
| Other liabilities | 3,120 |
| Total liabilities | 146,884 |

## Multibanco Comermex, S.A. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 35,190 |
| Income on Federal funds sold | 55 |
| Interest and dividends on investments | 73 |
| Other operating income | 148 |
| Total operating income | 35,466 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 418 |
| Interest on deposits | 31,185 |
| Occupancy and furniture and equipment expense | 154 |
| Other operating expense | 398 |
| Total operating expense | 32,155 |
| NET OPERATING INCOME | 3,311 |
| Income before extraordinary items | 3,311 |
| Extraordinary charges (credits) | |
| NET INCOME | 3,311 |
| NET CHANGE IN CAPITAL | 3,311 |

# National Commercial Banking Corporation of Australia Limited

Incorporated in Australia, June 23, 1893

**707 Wilshire Boulevard, Los Angeles 90017** **Tel: (213) 626-3434**

Principal Officers: B.W. Waters, Senior Vice President, P.G. Denning, Vice President; J.C. Asprey, Vice President, F.J. Maslowski, Vice President; S.J. Kelly, Assistant Vice President.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 10,068 |
| Loans | 127,839 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 127,839 |
| Bank premises, furniture and fixtures, etc. | | 677 |
| Customers liability to this branch under acceptances outstanding | | 540 |
| Other assets | | 2,753 |
| Total assets | | 141,877 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **76,150** |
| Borrowings | 38,132 |
| Acceptances executed by or for account of this branch | 367 |
| Margin and cash collateral accounts | 150 |
| Due to directly related institutions | 24,966 |
| Other liabilities | 2,112 |
| Total liabilities | 141,877 |

## National Commercial Banking Corporation of Australia Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 12,906 |
| Income on Federal funds sold | 305 |
| Other operating income | 489 |
| Total operating income | 13,700 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 422 |
| Interest on Federal funds purchased and other borrowings | 11,708 |
| Occupancy and furniture and equipment expense | 60 |
| Other operating expense | 188 |
| Total operating expense | 12,378 |
| NET OPERATING INCOME | 1,322 |
| Applicable income taxes | 99 |
| Income before extraordinary items | 1,223 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,223 |
| NET CHANGE IN CAPITAL | 1,223 |

## National Westminster Bank, PLC

Incorporated in London, March 18, 1968

44 Montgomery St., San Francisco 94104 Tel: (415) 956-8300

Principal Officers: Michael Venn, Vice President & Manager; D. Michael Tramontin, Assistant Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 373 |
| U. S. Treasury securities | | 514 |
| Loans | 130,643 | |
| LESS: Reserve for possible loan losses | 4,326 | |
| Loans (net) | | 126,317 |
| Bank premises, furniture and fixtures, etc. | | 589 |
| Other assets | | 3,861 |
| Total assets | | 131,654 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 3,869 |
| Borowings | 86,000 |
| Margin and cash collateral accounts | 1 |
| Due to directly related institutions | 40,014 |
| Other liabilities | 1,770 |
| Total liabilities | 131,654 |

## National Westminster Bank, PLC —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 18,665 |
| Interest on balances with banks | 22,773 |
| Income on Federal funds sold | 106 |
| Interest and dividends on investments | 390 |
| Other operating income | 427 |
| Total operating income | 42,361 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 549 |
| Interest on deposits | 14,945 |
| Interest on Federal funds purchased and other borrowings | 24,569 |
| Occupancy and furniture and equipment expense | 264 |
| Provision for loan losses | 3,000 |
| Other operating expense | 225 |
| Total operating expense | 43,552 |
| NET OPERATING INCOME | -1,191 |
| Applicable income taxes | -557 |
| Income before extraordinary items | -634 |
| Extraordinary charges (credits) | 2 |
| NET INCOME | -632 |
| NET CHANGE IN CAPITAL | -632 |

## The Nippon Credit Bank, Ltd.

Incorporated in Japan, 1957

800 Wilshire Blvd., Ste. 1460, Los Angeles 90017 Tel: (213) 629-5566

Principal Officers: Yasuhiro Gondo, General Manager; Mitsuyoshi Nishi, Deputy General Manager, Ken Shigihara, Yuzo Yamashita, Managers; Hiroshi Murakami, Assistant Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 1,286 |
| Loans | 503,307 | |
| LESS: Reserve for possible loan losses | 3,038 | |
| Loans (net) | | 500,269 |
| Bank premises, furniture and fixtures, etc. | | 455 |
| Due from directly related institutions | | 161,810 |
| Other assets | | 1,536 |
| **Total assets** | | 677,356 |
| **LIABILITIES** | | |
| **Total Deposits** | | 39 |
| Borrowings | | 657,800 |
| Margin and cash collateral accounts | | 405 |
| Other liabilities | | 19,112 |
| **Total liabilities** | | 677,356 |

## The Nippon Credit Bank, Ltd. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 95,599 |
| Interest on balances with banks | 71 |
| Income on Federal funds sold | 60 |
| Interest and dividends on investments | 44 |
| Other operating income | 81 |
| Total operating income | 95,855 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 483 |
| Interest on Federal funds purchased and other borrowings | 92,259 |
| Occupancy and furniture and equipment expense | 200 |
| Provision for loan losses | 519 |
| Other operating expense | 571 |
| Total operating expense | 94,032 |
| NET OPERATING INCOME | 1,82 |
| Applicable income taxes | 395 |
| Income before extraordinary items | 1,428 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,428 |
| NET CHANGE IN CAPITAL | 1,428 |

## Overseas Union Bank Limited

Incorporated in Singapore, February 5, 1949

**600 Wilshire Boulevard, Los Angeles 90017-3247** **Tel: (213) 624-3187**

Principal Officers: Beng Bak Low, Agent; Lik Khui Ho, Operations Officer.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 778 |
| Loans | 39,978 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 39,978 |
| Bank premises, furniture and fixtures, etc. | | 116 |
| Other assets | | 773 |
| Total assets | | 41,645 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **5,208** |
| Borrowings | 30,321 |
| Due to directly related institutions | 5,527 |
| Other liabilities | 589 |
| Total liabilities | 41,645 |

## Overseas Union Bank Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,797 |
| Interest on balances with banks | 362 |
| Income on Federal funds sold | 20 |
| Other operating income | 10 |
| Total operating income | 2,189 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 228 |
| Interest on deposits | 78 |
| Interest on Federal funds purchased and other borrowings | 1,610 |
| Occupancy and furniture and equipment expense | 121 |
| Other operating expense | 112 |
| Total operating expense | 2,149 |
| NET OPERATING INCOME | 40 |
| Applicable income taxes | 1 |
| Income before extraordinary items | 39 |
| Extraordinary charges (credits) | |
| NET INCOME | 39 |
| NET CHANGE IN CAPITAL | 39 |

## Philippine Commercial and Industrial Bank

**Incorporated in Philippines, September 24, 1958**

**350 South Figueroa St., Suite 139, Los Angeles 90071 Tel: (213) 626-0461**

Principal Officers: Jose B. Colayco, Jr., Vice President & Agent; Teresita M. Salenga, Vice President & Deputy Agent.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 398 |
| Loans | 14,238 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 14,238 |
| Bank premises, furniture and fixtures, etc. | | 53 |
| Other assets | | 1,661 |
| Total assets | | 16,350 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 1,914 |
| Borrowings | 12,000 |
| Due to directly related institutions | 2,331 |
| Other liabilities | 105 |
| Total liabilities | 16,350 |

## Philippine Commercial and Industrial Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 1,820 |
| Interest on balances with banks | 42 |
| Income on Federal funds sold | 231 |
| Interest and dividends on investments | 28 |
| Other operating income | 111 |
| Total operating income | 2,232 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 242 |
| Interest on deposits | 46 |
| Interest on Federal funds purchased and other borrowings | 1,253 |
| Occupancy and furniture and equipment expense | 86 |
| Other operating expense | 129 |
| Total operating expense | 1,756 |
| NET OPERATING INCOME | 476 |
| Applicable income taxes | 21 |
| Income before extraordinary items | 455 |
| Extraordinary charges (credits) | |
| NET INCOME | 455 |
| NET CHANGE IN CAPITAL | 455 |

## The Royal Bank of Canada

Incorporated in Canada, June 22, 1869

101 California St., San Francisco 94111
Tel: (415) 986-1700

Principal Officers: J.D. Anderson, Vice President; M.H. Eason, Chief Agent; S.R. Brodie, Senior Representative.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 5,227 |
| U. S. Treasury securities | | 503 |
| Loans | 182,219 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 182,219 |
| Bank premises, furniture and fixtures, etc. | | 674 |
| Due from directly related institutions | | 689,845 |
| Other assets | | 2,874 |
| Total assets | | 881,342 |
| **LIABILITIES** | | |
| Total Deposits | | 353 |
| Borrowings | | 865,017 |
| Acceptances executed by or for account of this branch | | 2,452 |
| Margin and cash collateral accounts | | 561 |
| Other liabilities | | 12,959 |
| Total liabilities | | 881,342 |

## The Royal Bank of Canada —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 19,620 |
| Interest on balances with banks | 138,223 |
| Income on Federal funds sold | 1,455 |
| Interest and dividends on investments | 58 |
| Other operating income | 479 |
| Total operating income | 159,835 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 843 |
| Interest on Federal funds purchased and other borrowings | 159,632 |
| Occupancy and furniture and equipment expense | 93 |
| Other operating expense | 367 |
| Total operating expense | 160,935 |
| NET OPERATING INCOME | -1,100 |
| Applicable income taxes | 294 |
| Income before extraordinary items | -1,394 |
| Extraordinary charges (credits) | |
| NET INCOME | -1,394 |
| NET CHANGE IN CAPITAL | -1,394 |

## The Royal Bank of Scotland PLC

Incorporated in Scotland, May 31, 1727

**600 Montgomery Street, San Francisco 94111** **Tel: (415) 788-4500**

Principal Officers: James D. Paton, Agent; David Barron, Deputy Agent; Judy A. Philipie, Assistant Vice President, Operations.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 175 |
| U. S. Treasury securities | | 540 |
| Loans | 50,046 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 50,046 |
| Bank premises, furniture and fixtures, etc. | | 17 |
| Due from directly related institutions | | 3,853 |
| Other assets | | 512 |
| Total assets | | 55,143 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 100 |
| Borrowings | 55,000 |
| Other liabilities | 43 |
| Total liabilities | 55,143 |

## The Royal Bank of Scotland PLC —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 8,124 |
| Income on Federal funds sold | 619 |
| Interest and dividends on investments | 70 |
| Other operating income | 9 |
| Total operating income | 8,822 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 177 |
| Interest on deposits | 41 |
| Interest on Federal funds purchased and other borrowings | 7,959 |
| Occupancy and furniture and equipment expense | 83 |
| Other operating expense | 69 |
| Total operating expense | 8,329 |
| NET OPERATING INCOME | 493 |
| Applicable income taxes | 32 |
| Income before extrordinary items | 461 |
| Extraordinary charges (credits) | |
| NET INCOME | 461 |
| NET CHANGE IN CAPITAL | 461 |

## The Sanwa Bank, Limited

Incorporated in Japan, December 12, 1933

300 Montgomery St., San Francisco 94104 Tel: (415) 772-8200

Principal Officers: Tsuneo Fujita, General Manager; Eiji Namiki, Department General Manager, R. S. Nakamura, Noboru Hideshima, Assistant General Managers.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 336,439 |
| Securities of other U.S. Government agencies | | 237 |
| Loans | 626,768 | |
| LESS: Reserve for possible loan losses | 5,466 | |
| Loans (net) | | 621,302 |
| Bank premises, furniture and fixtures, etc. | | 329 |
| Customers liability to this branch under acceptances outstanding | | 14,618 |
| Due from directly related institutions | | 1,923,935 |
| Other assets | | 37,119 |
| Total assets | | 2,933,979 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **368** |
| Borrowings | 2,896,069 |
| Acceptances executed by or for account of this branch | 14,618 |
| Other liabilities | 22,924 |
| Total liabilities | 2,933,979 |

## The Sanwa Bank, Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 241,055 |
| Interest on balances with banks | 7,302 |
| Income on Federal funds sold | 862 |
| Interest and dividends on investments | 29 |
| Other operating income | 1,267 |
| Total operating income | 250,515 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,176 |
| Interest on Federal funds purchased and other borrowings | 245,208 |
| Occupancy and furniture and equipment expense | 252 |
| Other operating expense | 1,174 |
| Total operating expense | 247,810 |
| NET OPERATING INCOME | 2,705 |
| Applicable income taxes | 254 |
| Income before extraordinary items | 2,451 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,451 |
| NET CHANGE IN CAPITAL | 2,451 |

## Scandinavian Bank Limited

Incorporated in London, 1969

600 Wilshire Boulevard, Los Angeles 90017 Tel: (213) 617-9400

Principal Officers: Clinton L. Arnoldus, Executive Vice President; Sture B. Devemark, Senior Vice President.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 893 |
| Loans | 98,269 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 98,269 |
| Bank premises, furniture and fixtures, etc. | | 651 |
| Customers liability to this branch under acceptances outstanding | | 7,000 |
| Other assets | | 1,189 |
| Total assets | | 108,002 |

#### LIABILITIES

| | |
|---|---|
| **Tool Deposits** | **25,512** |
| Borrowings | 4,000 |
| Acceptances executed by or for account of this branch | 15,000 |
| Margin and cash collateral accounts | 476 |
| Due to directly related institutions | 61,976 |
| Other liabilities | 1,038 |
| Total liabilities | 108,002 |

## Scandinavian Bank Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,686 |
| Interest on balances with banks | 1,613 |
| Income on Federal funds sold | 594 |
| Other operating income | 53 |
| Total operating income | 5,946 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 747 |
| Interest on deposits | 1,189 |
| Interest on Federal funds purchased and other borrowings | 3,947 |
| Occupancy and furniture and equipment expense | 326 |
| Other operating expense | 685 |
| Total operating expense | 6,894 |
| NET OPERATING INCOME | -948 |
| Applicable income taxes | 62 |
| Income before extraordinary items | -1,010 |
| Extraordinary charges (credits) | |
| NET INCOME | -1,010 |
| NET CHANGE IN CAPITAL | -1,010 |

## Shanghai Commercial Bank, Limited

Incorporated in Hong Kong, November, 1950

231 Sansome St., San Francisco 94104 Tel: (415) 433-6700

Principal Officers: Richard H.Y. Cheng, Agent; Paul Y. Van, Assistant Agent.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

| ASSETS | | |
|---|---|---|
| Cash and due from banks | | 1,523 |
| U. S. Treasury securities | | 1,502 |
| Loans | 21,220 | |
| LESS: Reserve for possible loan losses | 194 | |
| Loans (net) | | 21,026 |
| Bank premises, furniture and fixtures, etc. | | 214 |
| Customers liability to this branch under acceptances outstanding | | 50 |
| Due from directly related institutions | | 90,800 |
| Other assets | | 2,860 |
| **Total assets** | | 117,975 |

| LIABILITIES | |
|---|---|
| **Total Deposits** | 115,958 |
| Borrowings | 336 |
| Acceptances executed by or for account of this branch | 50 |
| Margin and cash collateral accounts | 158 |
| Other liabilities | 1,473 |
| **Total liabilities** | 117,975 |

## Shanghai Commercial Bank, Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,032 |
| Interest on balances with banks | 12,159 |
| Income on Federal funds sold | 81 |
| Interest and dividends on investments | 157 |
| Other operating income | 213 |
| Total operating income | 15,642 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 530 |
| Interest on deposits | 10,053 |
| Interest on Federal funds purchased and other borrowings | 65 |
| Occupancy and furniture and equipment expense | 190 |
| Other operating expense | 303 |
| Total operating expense | 11,141 |
| NET OPERATING INCOME | 4,501 |
| Applicable income taxes | 230 |
| Income before extraordinary items | 4,271 |
| Extraordinary charges (credits) | |
| NET INCOME | 4,271 |
| NET CHANGE IN CAPITAL | 4,271 |

## State Bank of India

Incorporated in India, July 1, 1955

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 623-7250

Principal Officers: A.J. Govindarsj, Chief Manager & Chief Executive Officer; P. V. Maiya, Manager (Operations).

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 414 |
| U. S. Treasury securities | | 591 |
| Loans | 47,307 | |
| LESS: Reserve for possible loan losses | 298 | |
| Loans (net) | | 47,009 |
| Bank premises, furniture and fixtures, etc. | | 216 |
| Other assets | | 1,180 |
| **Total assets** | | 49,410 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 277 |
| Borrowings | 46,290 |
| Due to directly related institutions | 2,659 |
| Other liabilities | 184 |
| **Total liabilities** | 49,410 |

## State Bank of India —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 6,862 |
| Interest on balances with banks | 1,191 |
| Interest and dividends on investments | 42 |
| Other operating income | 520 |
| Total operating income | 8,615 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 306 |
| Interest on Federal funds purchased and other borrowings | 7,578 |
| Occupancy and furniture and equipment expense | 63 |
| Provision for loan losses | 78 |
| Other operating expense | 473 |
| Total operating expense | 8,498 |
| NET OPERATING INCOME | 117 |
| Income before extraordinary items | 17 |
| Net securities gains (losses) | -55 |
| Extraordinary charges (credits) | |
| NET INCOME | 62 |
| NET CHANGE IN CAPITAL | 62 |

## The Sumitomo Bank, Ltd.

Incorporated in Japan, February 23, 1912

365 California St., San Francisco 94104 Tel: (415) 445-8000

Principal Officers: T. Shimizu, Agent; O. Torii, S. Yamamoto, K. Yoshida, Senior Deputy-Agents.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 46 |
| U. S. Treasury securities | | 538 |
| Loans | 783,244 | |
| LESS: Reserve for possible loan losses | 4,600 | |
| Loans (net) | | 778,644 |
| Bank premises, furniture and fixtures, etc. | | 74 |
| Customers liability to this branch under acceptances outstanding | | 12,399 |
| Due from directly related institutions | | 622,405 |
| Other assets | | 8,533 |
| **Total assets** | | 1,422,639 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 1,405,200 |
| Acceptances executed by or for account of this branch | 12,399 |
| Other liabilities | 5,040 |
| **Total liabilities** | 1,422,639 |

## The Sumitomo Bank, Ltd. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 60,014 |
| Income on Federal funds sold | 12,620 |
| Interest and dividends on investments | 72 |
| Other operating income | 68,368 |
| Total operating income | 141,074 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 254 |
| Interest on Federal funds purchased and other borrowings | 133,864 |
| Occupancy and furniture and equipment expense | 20 |
| Provision for loan losses | 684 |
| Other operating expense | 2,732 |
| Total operating expense | 137,554 |
| NET OPERATING INCOME | 3,520 |
| Applicable income taxes | 199 |
| Income before extraordinary items | 3,321 |
| Extraordinary charges (credits) | |
| NET INCOME | 3,321 |
| NET CHANGE IN CAPITAL | 3,321 |

## The Sumitomo Trust & Banking Company, Ltd.

Incorporated in Japan, July 28, 1925

333 So. Grand Avenue, Los Angeles 90071
Tel: (213) 629-3191

Principal Officers: Kenko Shiba, General Manager; Hiroshi Nakano, Assistant General Manager; Seiji Yamaguchi, Manager; Yutaka Inoue, Toshiyuki Kamba, Assistant Managers.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 193,245 |
| Other securities | | 3,984 |
| Loans | 392,981 | |
| LESS: Reserve for possible loan losses | 3,290 | |
| Loans (net) | | 389,691 |
| Bank premises, furniture and fixtures, etc. | | 246 |
| Other assets | | 10,611 |
| Total assets | | 597,777 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **291,106** |
| Borrowings | 250,000 |
| Margin and cash collateral accounts | 943 |
| Due to directly related institutions | 50,258 |
| Other liabilities | 5,470 |
| Total liabilities | 597,777 |

## The Sumitomo Trust & Banking Company, Ltd. —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 55,355 |
| Interest on balances with banks | 5,901 |
| Income on Federal funds sold | 169 |
| Other operating income | 178 |
| Total operating income | 61,603 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 704 |
| Interest on deposits | 9,826 |
| Interest on Federal funds purchased and other borrowings | 48,780 |
| Occupancy and furniture and equipment expense | 226 |
| Provision for loan losses | 409 |
| Other operating expense | 445 |
| Total operating expense | 60,390 |
| NET OPERATING INCOME | 1,213 |
| Applicable income taxes | 139 |
| Income before extraordinary items | 1,074 |
| Extraordinary charges (credits) | -370 |
| NET INCOME | 704 |
| NET CHANGE IN CAPITAL | 704 |

## The Taiyo Kobe Bank, Limited

Incorporated in Japan, December 12, 1936

444 South Flower St., Ste. 2400, Los Angeles 90071 Tel: (213) 629-3939

Principal Officers: Shigezo Uemura, General Manager & Agent; Ietaka Kaneko, Norio Kato, Deputy General Managers & Deputy Agents.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 483 |
| U. S. Treasury securities | | 524 |
| Loans | 269,206 | |
| LESS: Reserve for possible loan losses | 1,450 | |
| Loans (net) | | 267,756 |
| Bank premises, furniture and fixtures, etc. | | 221 |
| Customers liability to this branch under acceptances outstanding | | 32,405 |
| Due from directly related institutions | | 30,898 |
| Other assets | | 6,841 |
| Total assets | | 339,128 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 305,000 |
| Acceptances executed by or for account of this branch | 32,405 |
| Margin and cash collateral accounts | 1,164 |
| Other liabilities | 559 |
| Total liabilities | 339,128 |

## The Taiyo Kobe Bank, Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 34,805 |
| Income on Federal funds sold | 36 |
| Interest and dividends on investments | 61 |
| Other operating income | 18,095 |
| Total operating income | 52,997 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 961 |
| Interest on Federal funds purchased and other borrowings | 49,974 |
| Occupancy and furniture and equipment expense | 305 |
| Other operating expense | 378 |
| Total operating expense | 51,618 |
| NET OPERATING INCOME | 1,379 |
| Applicable income taxes | 159 |
| Income before extraordinary items | 1,220 |
| Net securities gains (losses) | 9 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,229 |
| NET CHANGE IN CAPITAL | 1,229 |

## Thai Farmers Bank

**Incorporated in Thailand, June 8, 1945**

**333 South Grand Ave., Suite 3570, Los Angeles 90017 Tel: (213) 680-9331**

Principal Officers: Paul J. Foley, Senior Vice President & General Manager; Seri Seriwathanophas, Agent; Pariphan Nunbhakdi, Pongsak Worayingyong, International Officers.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 695 |
| U. S. Treasury securities | | 552 |
| Loans | 27,841 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 27,841 |
| Bank premises, furniture and fixtures, etc. | | 173 |
| Due from directly related institutions | | ,444 |
| Other assets | | 824 |
| Total assets | | 37,529 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **342** |
| Borrowings | 36,606 |
| Other liabilities | 581 |
| Total liabilities | 37,529 |

## Thai Farmers Bank —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 6,323 |
| Income on Federal funds sold | 256 |
| Interest and dividends on investments | 68 |
| Other operating income | 111 |
| Total operating income | 6,758 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 242 |
| Interest on Federal funds purchased and other borrowings | 6,141 |
| Occupancy and furniture and equipment expense | 152 |
| Other operating expense | 173 |
| Total operating expense | 6,708 |
| NET OPERATING INCOME | 50 |
| Income before extraordinary items | 50 |
| Extraordinary charges (credits) | |
| NET INCOME | 50 |
| NET CHANGE IN CAPITAL | 50 |

# The Tokai Bank, Limited

Incorporated in Japan, June 9, 1941

534 West Sixth St., Los Angeles 90014 Tel: (213) 972-0333

Principal Officers: Kaneo Takeda, General Manager and Agent; Hiroshi Ishida, Deputy Agent.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 123 |
| U. S. Treasury securities | | 590 |
| Other securities | | 3,985 |
| Loans | 498,609 | |
| LESS: Reserve for possible loan losses | 6,690 | |
| Loans (net) | | 491,919 |
| Bank premises, furniture and fixtures, etc. | | 15 |
| Customers liability to this branch under acceptances outstanding | | 518,584 |
| Due from directly related institutions | | 143,713 |
| Other assets | | 16,436 |
| Total assets | | 1,175,365 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 653,680 |
| Acceptances executed by or for account of this branch | 518,584 |
| Margin and cash collateral accounts | 51 |
| Other liabilities | 3,050 |
| Total liabilities | 1,175,365 |

## The Tokai Bank, Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 103,154 |
| Income on Federal funds sold | 14,018 |
| Interest and dividends on investments | 215 |
| Other operating income | 133,762 |
| Total operating income | 251,149 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,384 |
| Interest on Federal funds purchased and other borrowings | 235,385 |
| Occupancy and furniture and equipment expense | 261 |
| Provision for loan losses | 309 |
| Other operating expense | 8,182 |
| Total operating expense | 245,521 |
| NET OPERATING INCOME | 5,628 |
| Applicable income taxes | 1,636 |
| Income before extraordinary items | 3,992 |
| Net securities gains (losses) | -3 |
| Extraordinary charges (credits) | |
| NET INCOME | 3,989 |
| NET CHANGE IN CAPITAL | 3,989 |

## The Toronto-Dominion Bank

Incorporated in Canada, 1856

114 Sansome St., San Francisco 94104 Tel: (415) 433-9550

Principal Officers: James M. Babcock, General Manager and Agent; George Klempa, Assistant General Manager; Bruce Chambers, William E. Duke, Senior Managers.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 90 |
| U. S. Treasury securities | | 510 |
| Loans | 614,781 | |
| LESS: Reserve for possible loan losses | 1,602 | |
| Loans (net) | | 613,179 |
| Bank premises, furniture and fixtures, etc. | | 722 |
| Customers liability to this branch under acceptances outstanding | | 15,000 |
| Other assets | | 15,893 |
| Total assets | | 645,394 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 522,058 |
| Acceptances executed by or for account of this branch | 15,000 |
| Due to directly related institutions | 93,065 |
| Other liabilities | 15,271 |
| Total liabilities | 645,394 |

## The Toronto-Dominion Bank —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 95,189 |
| Interest on balances with banks | 811 |
| Interest and dividends on investments | 64 |
| Other operating income | 457 |
| Total operating income | 96,521 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 927 |
| Interest on deposits | 7,514 |
| Interest on Federal funds purchased and other borrowings | 81,503 |
| Occupancy and furniture and equipment expense | 323 |
| Provision for loan losses | 504 |
| Other operating expense | 304 |
| Total operating expense | 91,075 |
| NET OPERATING INCOME | 5,446 |
| Applicable income taxes | 3,275 |
| Income before extraordinary items | 2,171 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,171 |
| NET CHANGE IN CAPITAL | 2,171 |

## The Toyo Trust and Banking Company, Limited

Incorporated in Japan, 1959

444 South Flower Street, Suite 1550, Los Angeles 90071 Tel: (213) 624-2424

Principal Officers: Kiyokatsu Shimizu, Agent & General Manager; Yukio Maki, Deputy General Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 867 |
| Other securities | | 21,288 |
| Loans | 429,981 | |
| LESS: Reserve for possible loan losses | 1,796 | |
| Loans (net) | | 428,185 |
| Bank premises, furniture and fixtures, etc. | | 206 |
| Due from directly related institutions | | 5,442 |
| Other assets | | 10,007 |
| **Total assets** | | 465,995 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 460,620 |
| Margin and cash collateral accounts | 63 |
| Other liabilities | 5,312 |
| **Total liabilities** | 465,995 |

## The Toyo Trust and Banking Company, Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 23,728 |
| Interest on balances with banks | 64 |
| Income on Federal funds sold | 27,386 |
| Interest and dividends on investments | 2,855 |
| Other operating income | 77 |
| Total operating income | 54,110 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 437 |
| Interest on Federal funds purchased and other borrowings | 51,664 |
| Occupancy and furniture and equipment expense | 184 |
| Provision for loan losses | 897 |
| Other operating expense | 574 |
| Total operating expense | 53,756 |
| NET OPERATING INCOME | 354 |
| Income before extraordinary items | 354 |
| Extraordinary charges (credits) | |
| NET INCOME | 354 |
| NET CHANGE IN CAPITAL | 354 |

## Union Bank of Switzerland

Incorporated in Switzerland, 1912

444 South Flower Street, Los Angeles 90071 Tel: (213) 620-0376

Principal Officer: Michael H. Finnell, Vice President and Manager; Ralph Ziegler, Vice President & Deputy Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 356 |
| U. S. Treasury securities | | 544 |
| Loans | 151,571 | |
| LESS: Reserve for possible loan losses | 1,180 | |
| Loans (net) | | 150,391 |
| Bank premises, furniture and fixtures, etc. | | 788 |
| Real estate owned other than bank premises | | 697 |
| Customers liability to this branch under accepances outstanding | | 9,218 |
| Other assets | | 1,236 |
| Total assets | | 163,230 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **6,486** |
| Acceptances executed by or for account of this branch | 9,218 |
| Margin and cash collateral accounts | 123 |
| Due to directly related institutions | 146,962 |
| Other liabilities | 441 |
| Total liabilities | 163,230 |

## Union Bank of Switzerland —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 26,960 |
| Interest and dividends on investments | 63 |
| Income from direct lease financing | 23 |
| Other operating income | 410 |
| Total operating income | 27,456 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 1,308 |
| Interest on deposits | 10,953 |
| Interest on Federal funds purchased and other borrowings | 12,912 |
| Occupancy and furniture and equipment expense | 649 |
| Provision for loan losses | 440 |
| Other operating expense | 800 |
| Total operating expense | 27,062 |
| NET OPERATING INCOME | 39 |
| Applicable income taxes | 14 |
| Income before extraordinary items | 380 |
| Extraordinary charges (credits) | |
| NET INCOME | 380 |
| NET CHANGE IN CAPITAL | 380 |

## United Overseas Bank Limited

**Incorporated in the Republic of Singapore, August 6, 1935**

**911 Wilshire Boulevard, Suite 1800, Los Angeles 90017 Tel: (213) 623-8042**

**Principal Officers:** Anthony W. P. Phoon, Agent & Senior Manager; Blanche K. C. Loh, Deputy Agent & Manager; Johnny K. K. Ang, Assistant Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 815 |
| Loans | 21,158 | |
| LESS: Reserve for possible loan losses | 418 | |
| Loans (net) | | 20,740 |
| Bank premises, furniture and fixtures, etc. | | 736 |
| Customers liability to this branch under acceptances outstanding | | 1,461 |
| Due from directly related institutions | | 737 |
| Other assets | | 468 |
| Total assets | | 24,957 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 1,236 |
| Borrowings | 21,954 |
| Acceptances executed by or for account of this branch | 1,461 |
| Margin and cash collateral accounts | 6 |
| Other liabilities | 300 |
| Total liabilities | 24,957 |

## United Overseas Bank Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 3,309 |
| Income on Federal funds sold | 103 |
| Interest and dividends on investments | 62 |
| Other operating income | 170 |
| Total operating income | 3,644 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 345 |
| Interest on deposits | 78 |
| Interest on Federal funds purchased and other borrowings | 2,313 |
| Occupancy and furniture and equipment expense | 81 |
| Other operating expense | 212 |
| Total operating expense | 3,029 |
| NET OPERATING INCOME | 615 |
| Income before extraordinary items | 615 |
| Extraordinary charges (credits) | |
| NET INCOME | 615 |
| NET CHANGE IN CAPITAL | 615 |

## Westpac Banking Corporation

Incorporated in Australia, April 8, 1817

One California Street, San Francisco 94111 Tel: (415) 986-4222

Principal Officers: Peter W. Muspratt, Senior Vice President: John E. Hourigan, Vice President; Michael E. Amaral, Vice President-Operations.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 953 |
| Loans | 16,143 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 16,143 |
| Bank premises, furniture and fixtures, etc. | | 218 |
| Other assets | | 345 |
| Total assets | | 17,659 |
| **LIABILITIES** | | |
| Total Deposits | | 265 |
| Borrowing | | 3,500 |
| Due to directly related institutions | | 12,614 |
| Other liabilities | | 1,280 |
| Total liabilities | | 17,659 |

## Westpac Banking Corporation —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 2,381 |
| Income on Federal funds sold | 385 |
| Interest and dividends on investments | 70 |
| Other operating income | 13 |
| Total operating income | 2,849 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 551 |
| Interest on deposits | 18 |
| Interest on Federal funds purchased and other borrowings | 1,987 |
| Occupancy and furniture and equipment expense | 346 |
| Other operating expense | 270 |
| Total operating expense | 3,172 |
| NET OPERATING INCOME | -323 |
| Income before extraordinary items | -323 |
| Extraordinary charges (credits) | |
| NET INCOME | -323 |
| NET CHANGE IN CAPITAL | -323 |

## The Yasuda Trust and Banking Company, Limited

Incorporated in Japan, May 9, 1925

624 South Grand Ave., Suite 1525, Los Angeles 90017 Tel: (213) 624-4864

Principal Officers: Toshio Hiratsuka, General Manager; Hiroo Sano, Deputy General Manager.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 10,941 |
| Loans | 1,174,681 | |
| LESS: Reserve for possible loan losses | 6,648 | |
| Loans (net) | | 1,168,033 |
| Bank premises, furniture and fixtures, etc. | | 228 |
| Customers liability to this branch under acceptances outstanding | | 1,383 |
| Due from directly related institutions | | 9,932 |
| Other assets | | 36,873 |
| Total assets | | 1,313,390 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | |
| Borrowings | 1,289,650 |
| Acceptances executed by or for account of this branch | 1,383 |
| Margin and cash collateral accounts | 152 |
| Other liabilities | 22,205 |
| Total liabilities | 1,313,390 |

## The Yasuda Trust and Banking Company, Limited —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest and fees on loans | 108,680 |
| Interest on balances with banks | 89 |
| Income on Federal funds sold | 211 |
| Other operating income | 34,814 |
| Total operating income | 143,794 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 552 |
| Interest on Federal funds purchased and other borrowings | 119,504 |
| Occupancy and furniture and equipment expense | 592 |
| Provision for loan losses | 1,801 |
| Other operating expense | 19,691 |
| Total operating expense | 142,140 |
| NET OPERATING INCOME | 1,654 |
| Income before extraordinary items | 1,654 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,654 |
| NET CHANGE IN CAPITAL | 1,654 |

# FOREIGN BANKING CORPORATIONS
# FEDERAL BRANCHES

## Dah Sing Bank, Ltd.

Incorporated in Hongkong, May 1, 1947

465 California St., Suite 1210, San Francisco 94104 Tel: (415) 398-3781

Principal Officers: A.G. Samson, Chief Agent; Larry Mao, Assistant Agent.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,066 |
| Loans | 15,380 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 15,380 |
| Customers liability to this branch under acceptances outstanding | | 70 |
| Due from directly related institutions | | 483 |
| Other assets | | 166 |
| Total assets | | 19,165 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 12,821 |
| Borrowings | 6,163 |
| Acceptances executed by or for account of this branch | 70 |
| Other liabilities | 111 |
| Total liabilities | 19,165 |

## Istituto Bancario San Paolo di Torino

Established in Italy, 1563

444 So. Flower Street, Los Angeles 90071 Tel: (213) 489-3100

Principal officers: Roberto Girola, Vice President & General Manager; Antonio Bironti, David Rosso, Vice Presidents; P.G. Ventina, Assistant Vice President.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 383 |
| Other securities | | 4,895 |
| Loans | 114,330 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 114,330 |
| Other assets | | 2,950 |
| Total assets | | 122,558 |

#### LIABILITIES

| | |
|---|---|
| Total Deposits | 56,666 |
| Borrowings | 6,324 |
| Due to directly related institutions | 3,120 |
| Other liabilities | 448 |
| Total liabilities | 122,558 |

## The Ka Wah Bank Ltd.

Established in Hongkong December, 1924

818 N. Broadway, Suite 102, Los Angeles 90012 Tel: (213) 617-1120

Principal Officers: S. K. Tan, Director & General Manager; C. C. Chow, Manager; Aaron K. F. Cheung, Assistant Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,136 |
| Loans | 6,077 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 6,077 |
| Other assets | | 817 |
| Total assets | | 10,030 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **7,577** |
| Due to directly related institutions | 2,406 |
| Other liabilities | 47 |
| Total liabilities | 10,030 |

## Nanyang Commercial Bank, Limited

**Established in Hongkong, 1948**

500 Washington Street, San Francisco 94111 Tel: (415) 398-8866

Principal officers: Wing Sum So, Manager; Stephen Kin Wo Chan, Assistant Vice President.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,387 |
| Loans | 9,349 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 9,349 |
| Other assets | | 128 |
| Total assets | | 12,864 |

#### LIABILITIES

| | |
|---|---|
| **Total Deposits** | 1,181 |
| Borrowings | 2,000 |
| Due to directly related institutions | 9,678 |
| Other liabilities | 5 |
| Total liabilities | 12,864 |

## Overseas Trust Bank, Ltd.

Established in Hongkong, 1955

601 Montgomery Street, San Francisco 94111 Tel: (415) 398-2980

Principal Officers: David Wong, Manager.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5,092 |
| Loans | 38,836 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 38,836 |
| Customers liability to this branch under acceptances outstanding | | 9,596 |
| Other assets | | 1,844 |
| Total assets | | 55,368 |

### LIABILITIES

| | |
|---|---|
| **Total Deposits** | **23,112** |
| Borrowings | 13,355 |
| Acceptances executed by or for account of this branch | 9,596 |
| Due to directly related institutions | 8,371 |
| Other liabilities | 934 |
| Total liabilities | 55,368 |

## Siam Commercial Bank, Limited

Established in Thailand, 1906

444 So. Flower Street, Los Angeles 90071 Tel: (213) 614-1805

Principal officers: Suwit Udomsaf, Branch Manager; Na Bhengbhasang Krishnamra, Assistant Vice President & Assistant Manager.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 3,110 |
| Loans | 13,100 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 13,100 |
| Customers liability to this branch under acceptances outstanding | | 667 |
| Other assets | | 1,026 |
| Total assets | | 17,903 |

### LIABILITIES

| | |
|---|---|
| Total Deposits | 5,139 |
| Borrowings | 10,073 |
| Acceptances executed by or for account of this branch | 667 |
| Due to directly related institutions | 1,679 |
| Other liabilities | 345 |
| Total liabilities | 17,903 |

# TRUST COMPANIES

## Ahmanson Trust Company

Incorporated November 8, 1957

3701 Wilshire Blvd., Los Angeles 90010 Tel: (213) 487-2680

Principal Officers: William H. Ahmanson, Chairman of the Board; Roger L. Lee, President & Chief Executive Officer; Gordon R. Craig, Senior Vice President, Senior Trust Officer; John R. Polk, Vice President, Investments; Michael Becker, Richard A. Kanner, John Haake, Trust Officers; David S. Hannah, Secretary; Eileen M. Merritt, Assistant Secretary; Donald Stark, Cashier, Treasurer.

Directors: Robert H. Ahmanson, William H. Ahmanson, Robert M. DeKriuf, Richard H. Deihl, David S. Hannah; Roger L. Lee.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 89 |
| U.S. Treasury securities | | 4,316 |
| Obligations of other U.S. Government Agencies | | 426 |
| Loans | | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | |
| Bank premises, furniture and fixtures, etc. | | 94 |
| Other assets | | 167 |
| Total assets | | 5,092 |

### LIABILITIES

| | |
|---|---|
| Other liabilities | 414 |
| Total liabilities | 414 |

### CAPITAL ACCOUNTS

| | |
|---|---|
| Common stock | 500 |
| Surplus | 2,000 |
| Reserve for contingencies,other capital reserves | 2,178 |
| Total capital accounts | 4,678 |
| Total liabilities and capital accounts | 5,092 |

Parent company: H. F Ahmanson & Co.
Branch office: El Toro.

## Ahmanson Trust Company —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Interest on balances with banks | 1 |
| Interest and dividends on investments | 557 |
| Trust department income | 882 |
| Other operating income | 35 |
| Total operating income | 1,475 |
| **OPERATING EXPENSE** | |
| Salaries and employee benefits | 652 |
| Occupancy and furniture and equipment expense | 100 |
| Other operating expense | 282 |
| Total operating expense | 1,034 |
| NET OPERATING INCOME | 441 |
| Applicable income taxes | 228 |
| Income before extraordinary items | 213 |
| Extraordinary charges (credits) | 47 |
| NET INCOME | 260 |
| NET CHANGE IN CAPITAL | 260 |

## Ahmanson Trust Company —Continued

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 49,871 |
| (b) Stocks | 48,293 |
| (c) Real Estate Loans | 6,143 |
| (d) Other Loans | 4,915 |
| (e) Real Estate | 19,568 |
| (f) Savings and Loan, Other Thrift Deposits | 27,845 |
| (g) Miscellaneous | 55,495 |
| Time Deposits: | |
| (b) Other Banks | 10,881 |
| Demand Deposits: | |
| (b) Other Banks | 291 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 91,592 |
| Advances or Overdrafts | 290 |
| Total Assets | 315,184 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 13,592 |
| (b) Personal Living Trusts | 4,675 |
| (c) Employee Benefit Trusts | 124,984 |
| Total Fiduciary Accounts | 223,251 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 91,643 |
| Due to Commercial Department, Advances or Overdrafts | 290 |
| Total Liabilities | 315,184 |
| Market value-Securities deposited with State Treasurer: Court | 500 |
| Market value-Securities deposited with State Treasurer: Private | 100 |

## Capital Guardian Trust Company

Trust Company established December 18, 1968

333 South Hope St., Los Angeles 90071 Tel: (213) 486-9200

Principal Officers: Robert G. Kirby, Chairman of the Board; R. Michael Shanahan, President; Richard C. Barker, Mitchell J. Milias, Victor M. Parachini, Senior Vice Presidents; Edwin D. Linduski, Senior Vice President and Treasurer; Girard S. Brewer Jr., Vice President & Trust Officer; Kay Bilton, Raphael M. D'Elia, Harold C. Fischer, Jan P. Greer, Vice Presidents; Helen E. Penner, Vice President & Assistant Treasurer; James R. Zukor, Secretary & General Counsel.

Directors: Richard C. Barker, Josef Beles, Robert B. Egelston, James . Fullerton, William H. Hurt, Robert G. Kirby, Edwin D. Linduski, Mitchell J. Milas, R. Michael Shanahan, Edus H. Warren, Jr.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

| | |
|---|---|
| **ASSETS** | |
| U.S. Treasury securities | 2,712 |
| Other securities | 265 |
| Loans | |
| LESS: Reserve for possible loan losses | |
| Loans (net) | |
| Bank premises, furniture and fixtures, etc. | 363 |
| Other assets | 7,500 |
| Total assets | 10,840 |
| **LIABILITIES** | |
| Other liabilities | 978 |
| Total liabilities | 978 |
| **CAPITAL ACCOUNTS** | |
| Common stock | 5,000 |
| Reserve for contingencies,other capital reserves | 4,862 |
| Total capital accounts | 9,862 |
| Total liabilities and capital accounts | 10,840 |

Parent company: The Capital Group, Inc.
Branch office: San Francisco.
Place of business: Geneva, Switzerland.

## Capital Guardian Trust Company —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and dividends on investments | 571 |
| Trust department income | 19,467 |
| Other operating income | 32 |
| Total operating income | 20,070 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 6,566 |
| Occupancy and furniture and equipment expense | 407 |
| Other operating expense | 7,603 |
| Total operating expense | 14,576 |
| NET OPERATING INCOME | 5,494 |
| Applicable income taxes | 2,822 |
| Income before extraordinary items | 2,672 |
| Extraordinary charges (credits) | |
| NET INCOME | 2,672 |
| Other increases (decreases) in capital | 2,672 |
| Cash dividends paid | 2,672 |
| NET CHANGE IN CAPITAL | 2,672 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 283,863 |
| (b) Stocks | 1,318,146 |
| (c) Real Estate Loans | 365 |
| (d) Other Loans | 64,590 |
| (e) Real Estate | 1,135 |
| (f) Savings and Loan, Other Thrift Deposits | 26 |
| (g) Miscellaneous | 13,122 |
| Time Deposits: | |
| (b) Other Banks | 3,762 |
| Demand Deposits: | |
| (b) Other Banks | 4,197 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 7,409,735 |
| Advances or Overdrafts | -2,760 |
| Total Assets | 9,096,181 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 4,462 |
| (b) Personal Living Trusts | 19,750 |
| (c) Employee Benefit Trusts | 1,527,230 |
| (d) Collective Investment Funds | 523,739 |
| (e) Less units of Collective Investment Funds | -392,394 |
| Total Fiduciary Accounts | 1,682,787 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 7,416,154 |
| Due to Commercial Department, Advances or Overdrafts | -2,760 |
| Total Liabilities | 9,096,181 |
| Market value-Securities deposited with State Treasurer: Court | 481 |
| Market value-Securities deposited with State Treasurer: Private | 100 |

## Deseret Trust Company of California

Incorporated November 6, 1974

1151 Dove Street, Newport Beach 92660 Tel: (714) 851-0652

Principal Officers: Franklin D. Richards, Chairman of the Board; Victor L. Brown, Vice Chairman of the Board; Harvey S. Glade, President; Kay A. Young, Vice President and Assistant Secretary; Daken K. Broadhead, Vice President; Raeburn G. Kennard, Secretary; L. Kent Martineau, Treasurer and Controller; J. Alan Blodgett, Assistant Treasurer.

Directors: Daken K. Broadhead, Victor L. Brown, Harvey S. Glade, John L. Hunter, Ronald E. Poelman, Franklin D. Richards, Grant T. Teasdale, Paul E. Warnick.

### STATEMENT OF CONDITION; as of June 30, 983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 5 |
| U.S. Treasury securities | | 105 |
| Obligations of States and political subdivisions | | 481 |
| Loans | | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | |
| Bank premises, furniture and fixtures, etc. | | 13 |
| Other assets | | 47 |
| Total assets | | 651 |

#### LIABILITIES

| | |
|---|---|
| Other liabilities | 14 |
| Total liabilities | 14 |

#### CAPITAL ACCOUNTS

| | |
|---|---|
| Common stock | 300 |
| Surplus | 115 |
| Reserve for contingencies,other capital reserves | 222 |
| Total capital accounts | 637 |
| Total liabilities and capital accounts | 651 |

Parent company: The Corporation of the President of The Church of Jesus Christ of Latter-day Saints.

## Deseret Trust Company of California —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

| | |
|---|---|
| **OPERATING INCOME** | |
| Income on Federal funds sold | 12 |
| Interest and dividends on investments | 35 |
| Trust department income | 80 |
| Total operating income | 127 |
| **OPERATING EXPENSE** | |
| Occupancy and furniture and equipment expense | 4 |
| Other operating expense | 81 |
| Total operating expense | 85 |
| NET OPERATING INCOME | 42 |
| Applicable income taxes | 7 |
| Income before extraordinary items | 35 |
| Extraordinary charges (credits) | |
| NET INCOME | 35 |
| NET CHANGE IN CAPITAL | 35 |

## Deseret Trust Company of California —Continued

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 4,338 |
| (b) Stocks | 2,014 |
| (c) Real Estate Loans | 9,196 |
| (d) Other Loans | 61 |
| (e) Real Estate | 2,145 |
| (f) Savings and Loan, Other Thrift Deposits | 1,031 |
| (g) Miscellaneous | 447 |
| Time Deposits: | |
| (b) Other Banks | 2 |
| Demand Deposits: | |
| Advances or Overdrafts | 186 |
| Total Assets | 19,420 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (b) Personal Living Trusts | 19,202 |
| (d) Collective Investment Funds | 3,693 |
| (e) Less units of Collective Investment Funds | -3,681 |
| Total Fiduciary Accounts | 19,214 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 186 |
| Due to Commercial Department, Advances or Overdrafts | 20 |
| Total Liabilities | 19,420 |
| Market value-Securities deposited with State Treasurer: Private | 175 |

## Farmers and Merchants Trust Company of Long Beach

Trust Company established October 16, 1920

**302 Pine Avenue, Second Floor, Long Beach 90802 Tel: (213) 437-0011**

Principal Officers: Gus A. Walker, Chairman of the Board President and Chief Executive Officer; A.M. Clearman, Senior Vice President, Trust Officer & Secretary; E. Mac Amos, Senior Vice President & Trust Officers; Roger L. Rosenbaum, Vice President & Trust Officer; Martin H. Dering, Vice President and Trust Officer; Helen V. Williams, Trust Officer; Cloy D. Huntress, Trust Officer; Sally Farnham, Assistant Trust Officer, Operations.

Directors: Edwin F. Hahn, Clare D. Hammon, Paul Sylvester, Charles Z. Wlker Jr., Gus A. Walker.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 1,219 |
| U.S. Treasury securities | | 2,106 |
| Obligations of States and political subdivisions | | 1,412 |
| Loans | 588 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 588 |
| Bank premises, furniture and fixtures, etc. | | 28 |
| Other assets | | 768 |
| Total assets | | 6,121 |
| **LIABILITIES** | | |
| Other liabilities | | 9 |
| Total liabilities | | 9 |
| **CAPITAL ACCOUNTS** | | |
| Common stock | | 200 |
| Surplus | | 50 |
| Reserve for contingencies,other capital reserves | | 5,862 |
| Total capital accounts | | 6,112 |
| Total liabilities and capital accounts | | 6,121 |

Parent Company: Queen City Investments.
Branch Office: El Toro.

## Farmers and Merchants Trust Company of Long Beach —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 96 |
| Interest on balances with banks | 74 |
| Interest and dividends on investments | 389 |
| Trust department income | 1,202 |
| Other operating income | 20 |
| Total operating income | 1,781 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 438 |
| Occupancy and furniture and equipment expense | 10 |
| Other operating expense | 61 |
| Total operating expense | 509 |
| NET OPERATING INCOME | 1,272 |
| Income before extraordinary items | 1,272 |
| Extraordinary charges (credits) | |
| NET INCOME | 1,272 |
| NET CHANGE IN CAPITAL | 1,272 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(in thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 67,122 |
| (b) Stocks | 50,886 |
| (c) Real Estate Loans | 17,800 |
| (d) Other Loans | 8,289 |
| (e) Real Estate | 18,919 |
| (f) Savings and Loan, Other Thrift Deposits | 859 |
| (g) Miscellaneous | 7,243 |
| Time Deposits: | |
| (a) Own Bank | 4,736 |
| (b) Other Banks | 6,680 |
| Demand Deposits: | |
| (a) Own Bank | 1,595 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 26,412 |
| Total Assets | 210,541 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 40,850 |
| (b) Personal Living Trusts | 54,239 |
| (c) Employee Benefit Trusts | 88,726 |
| Total Fiduciary Accounts | 183,815 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 26,726 |
| Total Liabilities | 210,541 |
| Market value-Securities deposited with State Treasurer: Court | 1,081 |
| Market value-Securities deposited with State Treasurer: Private | 125 |

## Fiduciary Trust Company of California

Incorporated November 3, 1982

444 So. Flower St., Los Angeles 90017 Tel: (213) 489-7400

Principal officers: Henry H. Moulton, Chairman of the Board and Chief Executive Officer; Donald L. Keene, President and Treasurer; Karen Mikaitis, Secretary and Assistant Treasurer.

Directors: Lawrence S. Huntington, Donald L. Keene, Henry H. Moulton, George J. Mullen, Jr.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 15 |
| U.S. Treasury securities | | 1,009 |
| Loans | | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | |
| Other asses | | 29 |
| Total assets | | 1,053 |
| **LIABILITIES** | | |
| Other liabilities | | 10 |
| Total liabilities | | 10 |
| **CAPITAL ACCOUNTS** | | |
| Common stock | | 1,000 |
| Reserve for contingencies,other capital reserves | | 43 |
| Total capital accounts | | 1,043 |
| Total liabilities and capital accounts | | 1,053 |

Parent company: Fiduciary Trust Company of New York

## Fiduciary Trust Company of California —Continued

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 468 |
| (b) Stocks | 171 |
| (f) Savings and Loan, Other Thrift Deposits | 6 |
| Time Deposits: | |
| Demand Deposits: | |
| (b) Other Banks | 2 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 6,169 |
| Advances or Overdrafts | 39 |
| Total Assets | 6,855 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (b) Personal Living Trusts | 647 |
| Total Fiduciary Accounts | 647 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 6,169 |
| Due to Commercial Department, Advances or Overdrafts | 39 |
| Total Liabilities | 6,855 |
| Market value-Securities deposited with State Treasurer: Court | 105 |
| Market value-Securities deposited with State Treasurer: Private | 105 |

## First American Trust Company

Trust Company established November 8, 1968

**421 N. Main St., Santa Ana 92701** **Tel: (714) 558-3211**

Principal Officers: Charles A. Potter, President; Thomas C. Casey, Vice President and Trust Officer; Don Dooling, J. Ray Haynes, Vice Presidents; Janet Hopmann, Trust Officer; June Wright, Assistant Trust Officer.

Directors: Oscar H. Beasley, Thomas C. Casey, J.H. Derloshon, Robert L. Kelchner, Donald P. Kennedy, James B. MacDonald, Charles A. Potter, William Zaenglein.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

| | | |
|---|---|---|
| **ASSETS** | | |
| Cash and due from banks | | 52 |
| U.S. Treasury securities | | 172 |
| Obligations of States and political subdivisions | | 498 |
| Loans | | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | |
| Other assets | | 2,092 |
| Total assets | | 2,814 |
| **LIABILITIES** | | |
| Other liabilities | | 564 |
| Total liabilities | | 564 |
| **CAPITAL ACCOUNTS** | | |
| Common stock | | 200 |
| Surplus | | 100 |
| Reserve for contingencies,other capital reserves | | 1,950 |
| Total capital accounts | | 2,250 |
| Total liabilities and capital accounts | | 2,814 |

Parent Company: The First American Financial Corporation.
Branch office: Newport Beach.

## First American Trust Company —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and dividends on investments | 62 |
| Trust department income | 579 |
| Other operating income | 1,742 |
| Total operating income | 2,383 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 823 |
| Occupancy and furniture and equipment expense | 232 |
| Other operating expense | 291 |
| Total operating expense | 1,346 |
| NET OPERATING INCOME | 1,037 |
| Applicable income taxes | 732 |
| Income before extraordinary items | 305 |
| Extraordinary charges (credits) | |
| NET INCOME | 305 |
| NET CHANGE IN CAPITAL | 305 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 25,558 |
| (b) Stocks | 36,813 |
| (c) Real Estate Loans | 19,918 |
| (d) Other Loans | 33,790 |
| (e) Real Estate | 9,834 |
| (f) Savings and Loan, Other Thrift Deposits | 9,969 |
| (g) Miscellaneous | 3,816 |
| Time Deposits: | |
| (b) Other Banks | 7,990 |
| Demand Deposits: | |
| (b) Other Banks | 1,229 |
| Corporate Investments | 187 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 41,161 |
| Total Assets | 190,265 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 4,844 |
| (b) Personal Living Trusts | 49,608 |
| (c) Employee Benefit Trusts | 89,693 |
| Total Fiduciary Accounts | 144,145 |
| Corporate Accounts | 489 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 45,631 |
| Total Liabilities | 190,265 |
| Market value-Securities deposited with State Treasurer: Court | 450 |
| Market value-Securities deposited with State Treasurer: Private | 102 |

## First Independent Trust Company

Established August 22, 1975

**1020 12th Street, Sacramento 95814** **Tel: (916) 441-3031**

Principal Officers: Deno Evangelista, Chairman of the Board and President; Raymond A. Valine, Vice President, & Senior Trust Officer; Jerry Todd, Executive Vice President; Rick K. Vincent, Vice President & Senior Pension Trust Officer; H. Dale Verderano, Vice President & Operations Officer; Kathy S. Jones, Assistant Vice President & Operations Officer; W. Iris Youd, Assistant Vice President & Trust Officer; B. Berends, Assistant Vice President, Securities; Walter O. Bishop, Assistant Secretary & Student Loan Officer; Steven M. Auteri, Assistant Secretary Angelito I. Chua, Chief Financial Officer; Dean W. Littlefield, Real Estate Officer; Barbara A. Volson, Secretary.

Directors: John A. Bringle, Deno Evangelista, Cyril F. Marelia, William W. Ward, Gaea A. Weber.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Cash and due from banks | 46 |
| U.S. Treasury securities | 287 |
| Obligations of States and political subdivisions | 11 |
| Loans | |
| LESS: Reserve for possible loan losses | |
| Loans (net) | |
| Bank premises, furniture and fixtures, etc. | 161 |
| Other assets | 134 |
| Total assets | 639 |

### LIABILITIES

| | |
|---|---|
| Other liabilities for borrowed money | 144 |
| Other liabilities | 200 |
| Total liabilities | 344 |

### CAPITAL ACCOUNTS

| | |
|---|---|
| Common stock | 490 |
| Surplus | 155 |
| Reserve for contingencies,other capital reserves | -350 |
| Total capital accounts | 295 |
| Total liabilities and capital accounts | 639 |

Parent company: Lawyers Financial Corporation.
Place of business: Sacramento.

## First Independent Trust Company —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and dividends on investments | 903 |
| Total operating income | 903 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 504 |
| Occupancy and furniture and equipment expense | 79 |
| Other operating expense | 243 |
| Total operating expense | 826 |
| NET OPERATING INCOME | 77 |
| Income before extraordinary items | 77 |
| Extraordinary charges (credits) | |
| NET INCOME | 77 |
| NET CHANGE IN CAPITAL | 77 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 2,127 |
| (b) Stocks | 5,063 |
| (c) Real Estate Loans | 7,570 |
| (d) Other Loans | 10,044 |
| (e) Real Estate | 2,479 |
| (f) Savings and Loan, Other Thrift Deposits | 647 |
| (g) Miscellaneous | 7,506 |
| Time Deposits: | |
| (b) Other Banks | 447 |
| Demand Deposits: | |
| (b) Other Banks | 1,092 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 579 |
| Advances or Overdrafts | -112 |
| Total Assets | 37,442 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 5,883 |
| (b) Personal Living Trusts | 3,078 |
| (c) Employee Benefit Trusts | 27,807 |
| (d) Collective Investment Funds | 6,378 |
| (e) Less units of Collective Investment Funds | -6,283 |
| Total Fiduciary Accounts | 36,863 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 579 |
| Total Liabilities | 37,442 |
| Market value-Securities deposited with State Treasurer: Court | 325 |
| Market value-Securities deposited with State Treasurer: Private | 100 |

## Home Fed Trust

**Incorporated July 28, 1977**

**707 Broadway, San Diego 92112** **Tel: (714) 238-7241**

Principal Officers: John G. Hitchcock, Jr., President; Michele Tutoli, Vice President & Treasurer; Robert W. Grove, II, Secretary.

Directors: John G. Hitchcock,Jr., J. Waidron Hooper; William N. Kinter; N. Park Rider, John J. Roach, Owen W. Strange, Esq., William A. White, Theodore C. Young.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 578 |
| U.S. Treasury securities | | 76 |
| Loans | 225 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 225 |
| Other assets | | 20 |
| Total assets | | 1,084 |

### LIABILITIES

| | |
|---|---|
| Other liabilities | 108 |
| Total liabilities | 108 |

### CAPITAL ACCOUNTS

| | |
|---|---|
| Common stock | 625 |
| Surplus | 368 |
| Reserve for contingencies,other capital reserves | -17 |
| Total capital accounts | 976 |
| Total liabilities and capital accounts | 1,084 |

## Home Fed Trust —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 58 |
| Interest on balances with banks | 22 |
| Interest and dividends on investments | 11 |
| Trust department income | 376 |
| Total operating income | 467 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 269 |
| Occupancy and furniture and equipment expense | 37 |
| Other operating expense | 69 |
| Total operating expense | 375 |
| NET OPERATING INCOME | 92 |
| Applicable income taxes | 47 |
| Income before extraordinary items | 45 |
| Extraordinary charges (credits) | |
| NET INCOME | 45 |
| NET CHANGE IN CAPITAL | 45 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 1,910 |
| (b) Stocks | 8,895 |
| (c) Real Estate Loans | 3,174 |
| (d) Other Loans | 1,412 |
| (e) Real Estate | 5,010 |
| (f) Savings and Loan, Other Thrift Deposits | 207,505 |
| (g) Miscellaneous | 720 |
| Time Deposits: | |
| (b) Other Banks | 1,079 |
| Demand Deposits: | |
| (b) Other Banks | -999 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 4,711 |
| Total Assets | 233,417 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 3,368 |
| (b) Personal Living Trusts | 23,470 |
| (c) Employee Benefit Trusts | 203,086 |
| Total Fiduciary Accounts | 229,924 |
| Corporate Accounts | -1,218 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 4,711 |
| Total Liabilities | 233,417 |
| Market value-Securities deposited with State Treasurer: Court | 150 |
| Market value-Securities deposited with State Treasurer: Private | 110 |

## Imperial Trust Company

Incorporated April 9, 1975

727 West 7th St., Suite 400, Los Angeles 90017 Tel: (213) 627-5600

Principal Officers: Bernard G. LeBeau, Chairman of the Board; Eugene W. Ford, President; Douglas R. Culver, Robert H. Osur, Jon D. Sutcliffe, Senior Vice Presidents; Ronald L Dairaghi, John A. Unroe, Vice Presidents & Senior Trust Officers, Sarah F. Angevine, Vice President; Harvey Rosen, Secretary.

Directors: Norman Creighton, George Eltinge, Eugene W. Ford, H. Wayne Snavely.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Cash and due from banks | 578 |
| Loans | |
| LESS: Reserve for posible loan losses | |
| Loans (net) | |
| Bank premises, furniture and fixtures, etc. | 232 |
| Other assets | 589 |
| Total assets | 1,399 |

### LIABILITIES

| | |
|---|---|
| Other liabilities for borrowed money | 1 |
| Other liabilities | 68 |
| Total liabilities | 69 |
| Capital notes and debentures | 462 |

### CAPITAL ACCOUNTS

| | |
|---|---|
| Common stock | 537 |
| Surplus | 486 |
| Reserve for contingencies,other capital reserves | -155 |
| Total capital accounts | 868 |
| Total liabilities and capital accounts | 1,399 |

Parent company: Imperial Bank.
Branch office: San Francisco.

## Imperial Trust Company —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and dividends on investments | 83 |
| Trust department income | 1,310 |
| Other operating income | 4 |
| Total operating income | 1,397 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 1,190 |
| Interest on Federal funds purchased and other borrowings | 27 |
| Occupancy and furniture and equipment expense | 179 |
| Other operating expense | 539 |
| Total operating expense | 1,935 |
| NET OPERATING INCOME | -538 |
| Applicable income taxes | -267 |
| Income before extraordinary items | -271 |
| Extraordinary charges (credits) | |
| NET INCOME | -271 |
| NET CHANGE IN CAPITAL | -271 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 143,677 |
| (b) Stocks | 143,859 |
| (c) Real Estate Loans | 69,897 |
| (d) Other Loans | 70,668 |
| (e) Real Estate | 14,869 |
| (f) Savings and Loan, Other Thrift Deposits | 11,507 |
| (g) Miscellaneous | 3,382 |
| Time Deposits: | |
| (a) Own Bank | 15,930 |
| (b) Other Banks | 5,304 |
| Demand Deposits: | |
| (a) Own Bank | 3,059 |
| (b) Other Banks | 1,358 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 35,734 |
| Total Assets | 519,244 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 331 |
| (b) Personal Living Trusts | 5,092 |
| (c) Employee Benefit Trusts | 478,087 |
| (d) Collective Investment Funds | 7,888 |
| (e) Less units of Collective Investment Funds | -7,888 |
| Total Fiduciary Accounts | 483,510 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 35,734 |
| Total Liabilities | 519,244 |
| Market value-Securities deposited with State Treasurer: Court | 100 |
| Market value-Securities deposited with State Treasurer: Private | 110 |

## Independent Bankers Trust Company

Trust Company established July 2, 1973

1135 A Street, San Rafael 94915 Tel: (415) 459-4980

Principal Officers: Donald F. Murray, Chairman of the Board; H.M. Knight, President; A.L. Hoover, Vice President and Senior Trust Officer; C.J. Knopf, Secretary.

Directors: Conrad L. Cox, R.N. Hall, B.R. Kirchner, H.M. Knight, R.O. Kwapil, J.P. Long, Bryan R. McCarthy, D.F. Murray, W.P. Murray, Jr., Donald M. Scott, Rex T. Silvernale.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

| ASSETS | |
|---|---|
| Cash and due from banks | 90 |
| U.S. Treasury securities | 766 |
| Other securities | 25 |
| Loans | |
| LESS: Reserve for possible loan losses | |
| Loans (net) | |
| Other assets | 60 |
| Total assets | 941 |
| **LIABILITIES** | |
| Other liabilities | 52 |
| Total liabilities | 52 |
| **CAPITAL ACCOUNTS** | |
| Common stock | 350 |
| Surplus | 475 |
| Reserve for contingencies,other capital reserves | 64 |
| Total capital accounts | 889 |
| Total liabilities and capital accounts | 941 |

Parent company: Independent Bankshares Corporation.
Branch office: Santa Rosa.

## Independent Bankers Trust Company —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and dividends on investments | 77 |
| Trust department income | 708 |
| Other operating income | 118 |
| Total operating income | 903 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 615 |
| Occupancy and furniture and equipment expense | 92 |
| Other operating expense | 171 |
| Total operating expense | 878 |
| NET OPERATING INCOME | 25 |
| Applicable income taxes | 10 |
| Income before extraordinery items | 15 |
| Net securities gains (losses) | -5 |
| Extraordinary charges (credits) | |
| NET INCOME | 10 |
| NET CHANGE IN CAPTAL | 10 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 14,239 |
| (b) Stocks | 26,044 |
| (c) Real Estate Loans | 9,857 |
| (d) Other Loans | 746 |
| (e) Real Estate | 11,448 |
| (f) Savings and Loan, Other Thrift Deposits | 158 |
| (g) Miscellaneous | 1,928 |
| Time Deposits: | |
| (b) Other Banks | 7,801 |
| Demand Deposits: | |
| (b) Other Banks | 370 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 18,918 |
| Advances or Overdrafts | 2,282 |
| Total Assets | 93,791 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 26,978 |
| (b) Personal Living Trusts | 21,653 |
| (c) Employee Benefit Trusts | 23,476 |
| (d) Collective Investment Funds | 5,367 |
| (e) Less units of Collective Investment Funds | -5,420 |
| Total Fiduciary Accounts | 72,054 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 19,455 |
| Due to Commercial Department, Advances or Overdrafts | 2,282 |
| Total Liabilities | 93,791 |
| Market value-Securities deposited with State Treasurer: Court | 654 |
| Market value-Securities deposited with State Treasurer: Private | 115 |

## Pacific Securities Depository Trust Company

Trust Company established September 3, 1974

301 Pine St., San Francisco 94104 Tel: (415) 393-4000

Principal Officers: Charles E. Rickershauser, Jr., Chairman of the Board & President; Betty R. Carter, Senior Vice President, Marketing & Support Services; Sofia Galson, Senior Vice President, Chief Financial Officer & Treasurer; Stanley Lauchner, Senior Vice President, Operations; Sharon Noordewier, Senior Vice President, Planning & Special Projects; John Whitesides, Vice President, Securities Processing; Charlotte Kirk, Assistant Vice President & Corporate Secretary.

Directors: Domingo A. Bonet, John B. Buchanan, Robert . Bushnell, William N. Crabbe, Clyde R. Claus, Gabriel A. Frlekin, Woodward Kingman, Gilbert N. Losurdo, Ray H. Long, Charles E. Rickershauser, Jr., William L. Schaumberg, Harrison F. Tempest, Bruce G. Willison, Darrell K. Woolley.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 24 |
| U.S. Treasury securities | | 202 |
| Other securities | | 15 |
| Loans | | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | |
| Bank premises, furniture and fixtures, etc. | | 401 |
| Other assets | | 1,297 |
| Total assets | | 1,939 |

#### LIABILITIES

| | |
|---|---|
| Other liabilities | 843 |
| Total liabilities | 843 |

#### CAPITAL ACCOUNTS

| | |
|---|---|
| Common stock | 200 |
| Surplus | 294 |
| Reserve for contingencies,other capital reserves | 602 |
| Total capital accounts | 1,096 |
| Total liabilities and capital accounts | 1,939 |

Parent company: Pacific Stock Exchange, Inc.
Place of Business: Los Angeles.

## Pacific Securities Depository Trust Company —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Income on Federal funds sold | 1,097 |
| Interest and dividends on investments | 49 |
| Trust department income | 5,321 |
| Total operating income | 6,467 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 3,007 |
| Occupancy and furniture and equipment expense | 503 |
| Other operating expense | 4,385 |
| Total operating expense | 7,895 |
| NET OPERATING INCOME | -1,428 |
| Applicable income taxes | -766 |
| Income before extraordinary items | -662 |
| Extraordinary charges (credits) | |
| NET INCOME | -662 |
| NET CHANGE IN CAPITAL | -662 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| Time Deposits: | |
| Demand Deposits: | |
| (b) Other Banks | 7,093 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 47,868,701 |
| Total Assets | 47,875,794 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 47,875,794 |
| Total Liabilities | 47,875,794 |
| Market value-Securities deposited with State Treasurer: Court | 101 |
| Market value-Securities deposited with State Treasurer: Private | 101 |

## Pacific Trust Company

Incorporated June 26, 1980

**1245 South Winchester Blvd., San Jose 95128** **Tel: (408) 244-9605**

Principal Officers: Phillip R. Boyce, Chairman of the Board; Victor M. Reid III, President & Chief Executive Officer; Eugene E. Blakeslee, Vice President & Treasurer; Richard M. Pitagora, Secretary; Paula I. Scott, Assistant Secretary.

Directors: Phillip R. Boyce, James R. Barranti, Dennis M. Fitzpatrick, Joseph N. Gabriel, Richard M. Pitagora, Victor M. Reid III.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Cash and due from banks | 270 |
| U.S. Treasury securities | 202 |
| Loans | |
| LES: Reserve for possible loan losses | |
| Loans (net) | |
| Bank premises, furniture and fixtures, etc. | 15 |
| Other assets | 8 |
| Total assets | 495 |

### LIABILITIES

| | |
|---|---|
| Other liabilities | 10 |
| Total liabilities | 10 |

### CAPITAL ACCOUNTS

| | |
|---|---|
| Common stock | 500 |
| Reserve for contingencies,other capital reserves | -15 |
| Total capital accounts | 485 |
| Total liabilities and capital accounts | 495 |

Parent company: Pacific Valley Bank.

## Pacific Trust Company —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest on balances with banks | 31 |
| Interest and dividends on investments | 28 |
| Trust department income | 284 |
| Total operating income | 343 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 162 |
| Occupancy and furniture and equipment expense | 11 |
| Other operating expense | 142 |
| Total operating expense | 315 |
| NET OPERATING INCOME | 28 |
| Applicable income taxes | 15 |
| Income before extraordinary items | 13 |
| Extraordinary charges (credits) | |
| NET INCOME | 13 |
| NET CHANGE IN CAPITAL | 13 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 2,140 |
| (b) Stocks | 9,740 |
| (c) Real Estate Loans | 6,162 |
| (d) Other Loans | 1,702 |
| (e) Real Estate | 463 |
| (f) Savings and Loan, Other Thrift Deposits | 21,606 |
| (g) Miscellaneous | 4,330 |
| Time Deposits: | |
| (b) Other Banks | 12,246 |
| Demand Deposits: | |
| (b) Other Banks | -15 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 9,090 |
| Advances or Overdrafts | 118 |
| Total Assets | 67,582 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 455 |
| (b) Personal Living Trusts | 19,928 |
| (c) Employee Benefit Trusts | 38,130 |
| Total Fiduciary Accounts | 58,513 |
| Agency,Safekeeping Custodian, and Escrow Accounts | 9,069 |
| Total Liabilities | 67,582 |
| Market value-Securities deposited with State Treasurer: Court | 100 |
| Market value-Securities deposited with State Treasurer: Private | 100 |

## Security Title Insurance Company

Trust Company established January 8, 1974

13640 Roscoe Blvd., Panorama City 91409 Tel: (213) 781-3650

Principal Officers: Milton Trafton, Chairman of the Board; W.H. Little, President; Joseph C. Mascari, Senior Vice President, Secretary and General Counsel; Jerome M. Smolar, Vice President, Treasurer and Chief Financial Officer.

Directors: Warren J. Eljenholm, W.D. Hammersla, W.H. Little, Joseph C. Mascari, W. Sherwood Norton, Jerome M. Smolar, R.M. Trafton.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 624 |
| U.S. Treasury securities | | 43 |
| Obligations of States and political subdivisions | | 245 |
| Loans | 8 | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | 8 |
| Other assets | | 72 |
| Total assets | | 992 |

#### LIABILITIES

| | |
|---|---|
| Other liabilities | 192 |
| Total liabilities | 192 |

#### CAPITAL ACCOUNTS

| | |
|---|---|
| Common stock | 250 |
| Surplus | 250 |
| Reserve for contingencies,other capital reserves | 300 |
| Total capital accounts | 800 |
| Total liabilities and capital accounts | 992 |

Parent company: Safeco Title Insurance Company.
Branch office: San Diego.

## Security Title Insurance Company —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest and fees on loans | 1 |
| Interest on balances with banks | 57 |
| Interest and dividends on investments | 20 |
| Trust department income | 102 |
| Total operating income | 180 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 95 |
| Occupancy and furniture and equipment expense | 7 |
| Provision for loan losses | 9 |
| Other operating expense | 46 |
| Total operating expense | 157 |
| NET OPERATING INCOME | 23 |
| Applicable income taxes | -8 |
| Income before extraordinary items | 31 |
| Extraordinary charges (credits) | |
| NET INCOME | 31 |
| NET CHANGE IN CAPITAL | 31 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (b) Stocks | 57 |
| (c) Real Estate Loans | 9,440 |
| (e) Real Estate | 27,793 |
| (f) Savings and Loan, Other Thrift Deposits | 40 |
| Time Deposits: | |
| (b) Other Banks | 19 |
| Demand Deposits: | |
| (b) Other Banks | 248 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 11 |
| Total Assets | 37,608 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (b) Personal Living Trusts | 37,587 |
| (c) Employee Benefit Trusts | 12 |
| Total Fiduciary Accounts | 37,599 |
| Agency,Safekeeping,Custodian, and Escrow Accounts | 9 |
| Total Liabilities | 3,608 |
| Market value-Securities deposited with State Treasurer: Court | 127 |
| Market value-Securities deposited with State Treasurer: Private | 140 |

# Trust Company of the West

Trust Company established January 31, 1972

**800 West Sixth St., Los Angeles 90017** **Tel: (213) 485-9500**

Principal Officers: Robert A. Day, Jr., Chairman of the Board; John C. Dillon, Vice Chairman of the Board; Ernest O. Ellison, President; Glenn C. Weirick, Executive Vice President; Arthur R. Carlson, Philip J. Hempleman, Stephen C. Johnes, Thomas E. Larkin, Jr., Stephen McDonald, Thomas J. Steffanci, James A. Tilton, Managing Directors; Richard D. Grantham, Senior Vice President, Treasurer and Assistant Secretary; Gordon C. Coomans, Richard D. Godfrey, Thomas J. O'Toole, Arnold P. Robinson, Shelaigh S. Ross, Gerald E. Sherrod, Senior Vice Presidents; Donald H. Benson, Nicholas F. Galluccio, Elizabeth R. Larson, J.L. McCandless, R. James Miller III, Joseph W. Reed, Jr., Robert V. Sullivan, Lawrence G. Tint, Vice Presidents; Robert S. Clarke, Secretary.

Directors: John M. Bryan, Robert A. Day, Jr., Damon de Laszlo, John C. Dillon, Ernest O. Ellison, Harold R. Frank, Henry A. Kissinger, Michael T. Masin, Albert C. Meyer, Coleman W. Morton, John M. Robinson, Edfred L. Shannon, Robert G. Sims, William I. Spencer.

## STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | | |
|---|---|---|
| Cash and due from banks | | 641 |
| U.S. Treasury securities | | 200 |
| Loans | | |
| LESS: Reserve for possible loan losses | | |
| Loans (net) | | |
| Bank premises, furniture and fixtures, etc. | | 951 |
| Other assets | | 6,182 |
| Total assets | | 7,974 |

### LIABILITIES

| | |
|---|---|
| Other liabilities for borrowed money | 1,100 |
| Other liabilities | 2,604 |
| Total liabilities | 3,704 |

### CAPITAL ACCOUNTS

| | |
|---|---|
| Common stock | 475 |
| Surplus | 567 |
| Reserve for contingencies,other capital reserves | 3,228 |
| Total capital accounts | 4,270 |
| Total liabilities and capital accounts | 7,974 |

Parent company: TCW Management Company.
Subsidiary: TCW Asset Management Company.

## Trust Company of the West —Continued

## REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

### OPERATING INCOME

| | |
|---|---|
| Interest and dividends on investments | 41 |
| Trust department income | 10,986 |
| Other operating income | 1 |
| Total operating income | 11,028 |

### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 6,524 |
| Interest on Federal funds purchased and other borrowings | 198 |
| Occupancy and furniture and equipment expense | 644 |
| Other operating expense | 3,612 |
| Total operating expense | 10,978 |
| NET OPERATING INCOME | 50 |
| Applicable income taxes | 10 |
| Income before extraordinary items | 40 |
| Net securities gains (losses) | 8 |
| Extraordinary charges (credits) | |
| NET INCOME | 48 |
| NET CHANGE IN CAPITAL | 48 |

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 167,785 |
| (b) Stocks | 106,118 |
| (c) Real Estate Loans | 6,630 |
| (d) Other Loans | 113,689 |
| (g) Miscellaneous | 7,137 |
| Time Deposits: | |
| (b) Other Banks | 6,568 |
| Demand Deposits: | |
| (b) Other Banks | 4 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 225,133 |
| Total Assets | 633,064 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (b) Personal Living Trusts | 956 |
| (c) Employee Benefit Trusts | 27,562 |
| (d) Collective Investment Funds | 372,941 |
| Total Fiduciary Accounts | 401,459 |
| Agency, Safekeeping, Custodian, and Escrow Accounts | 231,605 |
| Total Liabilities | 633,064 |
| Market value-Securities deposited with State Treasurer: Court | 100 |
| Market value-Securities deposited with State Treasurer: Private | 100 |

## Trust Services of America, Inc.

Established December 31, 1982

**700 Wilshire Boulevard, Los Angeles 90017** **Tel: (213) 614-7300**

Principal officers: Frederick Llewellyn, Chairman of the Board; Robert L. Hanson, President & Chief Executive Officer; William E. Bell, Philip W. Burge, Robert S. Cummings, Alan E. Diederich, John H. Hinrichs, Howard P. Moore, Vincent L. Shepard, Senior Vice Presidents; Richard Boling, Vice President.

Directors: John C. Argue, Edward M. Benson, Jr., Robert R. Dockson, Robert L. Hanson, James D. Hodgson, Louis T. LaTourette, Frederick Llewellyn, Ernest J. Loebbecke, George P. Rutland, John V. Vaughn.

### STATEMENT OF CONDITION; as of June 0, 1983

(In thousands of dollars)

| | |
|---|---|
| **ASSETS** | |
| Cash and due from banks | 52 |
| U.S. Treasury securities | 800 |
| Obligations of other U.S. Government Agencies | 5,685 |
| Obligations of States and political subdivisions | 600 |
| Loans | |
| LESS: Reserve for possible loan losses | |
| Loans (net) | |
| Bank premises, furniture and fixtures, etc. | 881 |
| Other assets | 12,634 |
| Total assets | 20,652 |
| **LIABILITIES** | |
| Other liabilities | 3,549 |
| Total liabilities | 3,549 |
| **CAPITAL ACCOUNTS** | |
| Common stock | 1,000 |
| Surplus | 15,500 |
| Reserve for contingencies,other capital reserves | 603 |
| Total capital accounts | 17,103 |
| Total liabilities and capital accounts | 20,652 |

Parent company: California Federal Savings & Loan Association.
Branch offices (4): Beverly Hills, Newport Beach, San Bernardino, San Diego.

## Trust Services of America, Inc. —Continued

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 680,597 |
| (b) Stocks | 416,378 |
| (c) Real Estate Loans | 45,864 |
| (d) Other Loans | 53,838 |
| (e) Real Estate | 100,628 |
| (f) Savings and Loan, Other Thrift Deposits | 73,358 |
| (g) Miscellaneous | 74,995 |
| Time Deposits: | |
| (b) Other Banks | 96,999 |
| Demand Deposits: | |
| (b) Other Banks | 15,178 |
| Corporate Investments | 120,102 |
| Agency, Safekeeping, Custodian, and Escrow Investments | 514,011 |
| Advances or Overdrafts | 387 |
| Total Assets | 2,192,335 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 327,532 |
| (b) Personal Living Trusts | 364,326 |
| (c) Employee Benefit Trusts | 791,303 |
| (d) Collective Investment Funds | 523,388 |
| (e) Less units of Collective Investment Funds | -487,867 |
| Total Fiduciary Accounts | 1,518,682 |
| Corporate Accounts | 132,563 |
| Agency, Safekeeping, Custodian, and Escrow Accounts | 540,703 |
| Due to Commercial Department, Advances or Overdrafts | 387 |
| Total Liabilities | 2,192,335 |
| Market value-Securities deposited with State Treasurer: Court | 500 |
| Market value-Securities deposited with State Treasurer: Private | 100 |

## Western Financial Trust Company

Trust Company established June 10, 1975

100 Mission St., San Francisco 94105 Tel: (415) 495-6767

Principal Officers: Robert H. Morton, President; Thomas A. Morton, Vice Presidents; John W. Goings, Secretary, Trust Officer.

Directors: Joseph Creamer, John W. Goings, Robert H. Morton, J.S. Mullen, Steven R. Walker.

### STATEMENT OF CONDITION; as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Cash and due from banks | 80 |
| Obligations of States and political subdivisions | 281 |
| Other securities | 55 |
| Loans | |
| LESS: Reserve for possible loan losses | |
| Loans (net) | |
| Other assets | 18 |
| Total assets | 434 |

#### LIABILITIES

| | |
|---|---|
| Capital notes and debentures | 7 |

#### CAPITAL ACCOUNTS

| | |
|---|---|
| Common stock | 200 |
| Surplus | 100 |
| Reserve for contingencies,other capital reserves | 127 |
| Total capital accounts | 427 |
| Total liabilities and capital accounts | 434 |

Parent company: Western Title Insurance Company.

## Western Financial Trust Company —Continued

### REPORT OF INCOME, as of December 31, 1982

(In thousands of dollars)

#### OPERATING INCOME

| | |
|---|---|
| Interest on balances with banks | 5 |
| Interest and dividends on investments | 25 |
| Trust department income | 28 |
| Total operating income | 58 |

#### OPERATING EXPENSE

| | |
|---|---|
| Salaries and employee benefits | 11 |
| Occupancy and furniture and equipment expense | 3 |
| Other operating expense | 8 |
| Total operating expense | 22 |
| NET OPERATING INCOME | 36 |
| Applicable income taxes | 8 |
| Income before extraordinary items | 28 |
| Net securities gains (losses) | 2 |
| Extraordinary charges (credits) | |
| NET INCOME | 30 |
| NET CHANGE IN CAPITAL | 30 |

### FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

#### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 3,927 |
| (b) Stocks | 2,565 |
| (c) Real Estate Loans | 7 |
| (f) Savings and Loan, Other Thrift Deposits | 778 |
| Time Deposits: | |
| (b) Other Banks | 100 |
| Demand Deposits: | |
| (b) Other Banks | 704 |
| Agency,Safekeeping,Custodian, and Escrow Investments | 26 |
| Total Assets | 8,107 |

#### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (c) Employee Benefit Trusts | 7,644 |
| Total Fiduciary Accounts | 7,644 |
| Agency, Safekeeping, Custodian, and Escrow Accounts | 463 |
| Total Liabilities | 8,107 |
| Market value-Securities deposited with State Treasurer: Court | 145 |
| Market value-Securities deposited with State Treasurer: Private | 137 |

## California Federal Savings and Loan Association

Trust Department Established October 20, 1981

5670 Wilshire Boulevard, Suite 630, Los Angeles 90036 Tel: (213) 932-2205

Principal Trust Officers: Barry Aronoff, Senior Vice President; Kenneth L. Paine, Kathleen Rips, Hal R. Rosenthal, Assistant Vice Presidents.

## FIDUCIARY STATEMENT, as of June 30, 1983

(In thousands of dollars)

### ASSETS

| | |
|---|---|
| Investments: | |
| (a) Bonds | 205 |
| (b) Stocks | 1,350 |
| (c) Real Estate Loans | 47 |
| (d) Other Loans | 26 |
| (f) Savings and Loan, Other Thrift Deposits | 2,433 |
| (g) Miscellaneous | 4,702 |
| Time Deposits: | |
| (a) Own Savings and Loan | 999 |
| (b) Other Banks | 59 |
| Demand Deposits: | |
| (a) Own Savings and Loan | 4,209 |
| Agency Safekeeping, Custodian, and Escrow Accounts | 428 |
| Advances or Overdrafts | 11 |
| Total Assets | 14,469 |

### LIABILITIES

| | |
|---|---|
| Fiduciary Accounts: | |
| (a) Court Trusts | 118 |
| (b) Personal Living Trusts | 372 |
| (c) Employee Benefit Trusts | 13,050 |
| Total Fiduciary Accounts | 13,540 |
| Agency, Safekeeping, Custodian, and Escrow Acounts | 918 |
| Due to Commercial Department, Advances or Overdrafts | 11 |
| Total Liabilities | 14,469 |

| | |
|---|---|
| Market value—Securities deposits with State Treasurer: Court | 630 |
| Market value—Securities deposits with State Treasurer: Private | 100 |

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